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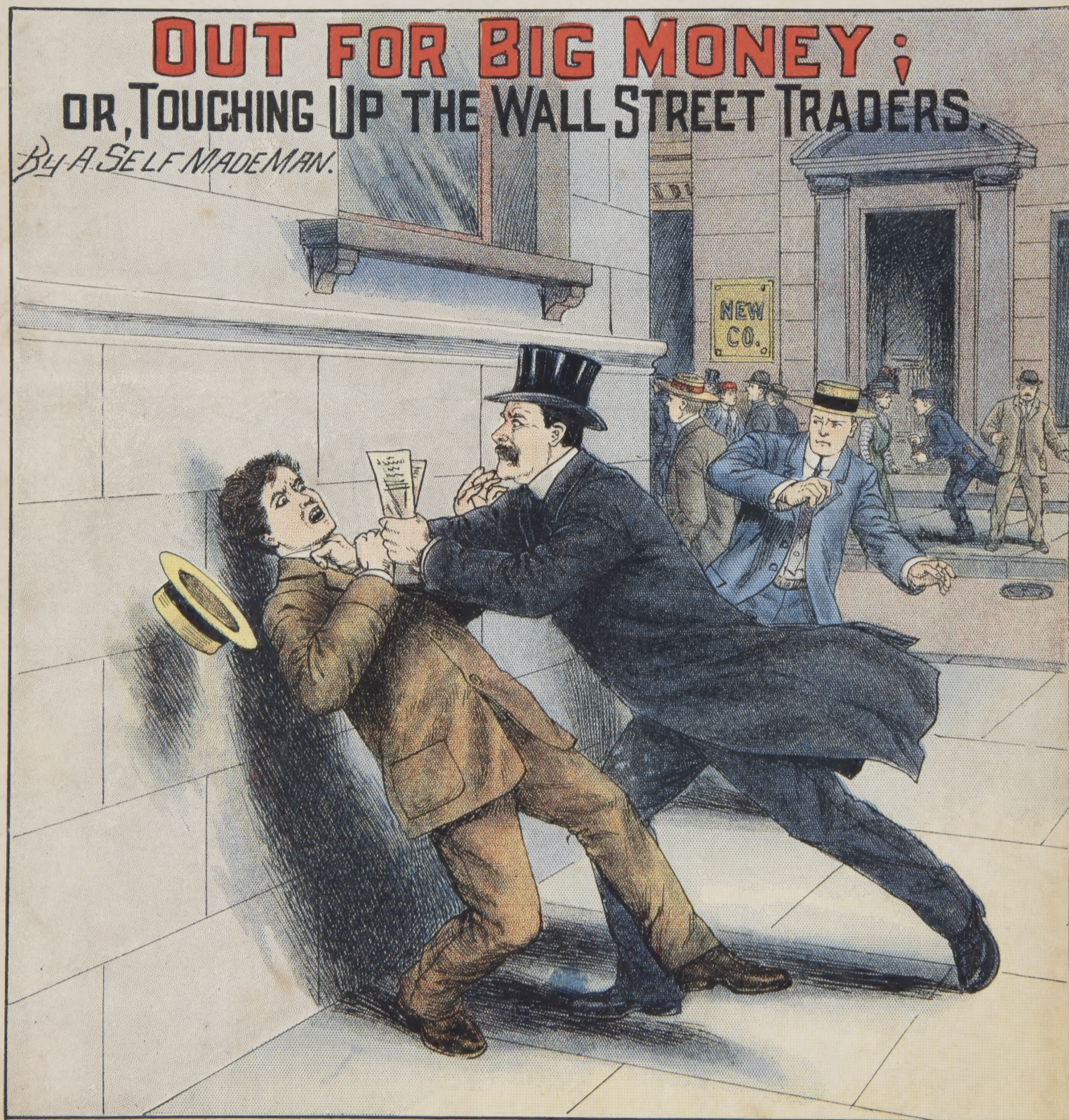
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FAME ^{AND} FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

OUT FOR BIG MONEY; OR, TOUCHING UP THE WALL STREET TRADERS.

By A SELF MADE MAN.



"Hand over that stock or I'll throttle you!" roared Broker Gaines, pushing Hal against the building, with one hand on his throat, while he snatched away the certificates with the other. At that moment Broker Hanford appeared around the corner.

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Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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OUT FOR BIG MONEY

OR,

TOUCHING UP THE WALL STREET TRADERS

By A SELF-MADE MAN

CHAPTER I.

ASHORE AT RACCOON BEACH.

"Say, Hal, where do you s'pose we're at?" asked Sam Chester, clinging to a jagged ledge of rock, as the wind tore around him and his companion, and flying particles of sea foam sprinkled them both from head to foot.

"How do I know? I never was here before," replied Hal Headley.

It was the evening of Labor Day.

The morning had dawned bright and fair in New York, but the weather conditions had changed since noon, and were now most unfavorable down on the New Jersey shore where the boys had gone for a day's outing to a certain seaside resort, at the invitation of Sam's boss, who, with his family, were winding up their summer stay at a cottage they had occupied for the season.

The boys, who were Wall Street messengers and chums, were extremely fond of the water, and had signalized the occasion by hiring a catboat and taking a long sail after dinner.

Both boys were members of a well-known West Side Harlem yacht club, and from long practice were fairly proficient in handling small sailboats.

Their objective point was Raccoon Beach—a short stretch of hard sand in the midst of a low, rocky shore that ended in either direction with a jutting headland of no great height that rose out of the sea.

In front of one of these headlands loomed a natural curiosity known as Skull Rock.

A great many years before the boys were born Raccoon Beach was the roosting spot for a colony of tough, hard-looking fishermen, of whom many dark stories are still told at the winter firesides of the neighboring farmers.

It was said that fishing was not the only occupation carried on by the rough inhabitants of the lonesome stretch of beach.

That these people were smugglers and wreckers when the occasion served.

The fact that they became the object of official surveillance, which in the end caused the breaking up of the hamlet, lent color to the yarns that were related about them.

At any rate, the wind-swept and ocean-laved beach was eventually abandoned to the seagulls, and, at the time of our story, nothing remained to mark the old fishing colony but a few huts, and a fair-sized cabin on the headland back of Skull Rock, that had survived the rude buffeting of many tempestuous seasons.

The boys knew nothing about the evil memories that clung to Raccoon Beach, but they had heard of Skull Rock, and were curious to see it.

The wind was favorable for the trip when they set out, though an experienced eye would have noted the "mares'-tails," or white streaks, in the sky to the southeast, that prognosticated a change in the weather.

In fact, had the boatman from whom they hired their craft suspected their intentions, he would have warned them against the undertaking.

All went well with them till they had covered more than half the distance, then the wind fined down to a dead calm, which, to their great disgust, held for a matter of two

hours, during which the drift of the tide carried them within sight of Raccoon Beach, but too far out for them to distinguish Skull Rock.

The distant seascape was obscured by a dense haze that appeared to be advancing upon the coast, while a heavy bank of black clouds was rapidly spreading out all over the sky.

Still the boat drifted on as the afternoon grew darker and more threatening.

One sail alone was to be seen in the offing, apparently a large sloop-yacht, becalmed like themselves, but many miles farther out.

When the sun disappeared behind the clouds in the west the gloom became deeper still, and the boys could scarcely see the shore.

With a suddenness they had not looked for the wind swooped down on the boat with the fury of a squall.

They would have been capsized and drowned but that some defect in the little mast caused it to snap short off and carry the mailsail overboard with it.

From that moment they were at the mercy of wind and wave which bore them straight for Raccoon Beach and the dangerous rocks about it.

As night closed in about them, and the storm increased in fury, they could only hope and pray they might live through it.

Finally the boat was lifted on a great wave and flung high upon the beach under the shadow of Skull Rock.

The boys rolled out of the cockpit and landed in a heap, one on top of the other, but not hurt in the least.

A few minutes later they were clinging to a ledge, well above the water, that formed part of the headland at that end of the beach, and Sam uttered the words with which this chapter opens.

"Gee! We had a lucky escape," continued Sam.

"I should say we did. If we had struck these rocks, that would have been the end of us. I suppose we're somewhere near Raccoon Beach, but how near it is impossible for us to determine."

"Lord, how it blows!" said Sam. "The wind pins me to these rocks."

"Well, let's try and get out of this. We're pretty damp, but if we remain here much longer we'll resemble a pair of drowned rats."

"We may tumble into the water if we move. This ledge is so slippery that I don't believe it's safe to walk along."

"Are you thinking of staying here all night?"

"All night?"

"Yes. This storm looks as if it were going to last."

"How will we get back to Seascape Beach? The boat has probably gone to smash."

"We'll have to walk to the nearest farm and get the farmer to drive us back."

"The nearest farm may be a long way from here."

"So much the worse for us; but we won't get there any quicker by hugging these rocks. Come on. I'm going to make a move at all hazards. Pick your steps and follow me."

Hal didn't wait for his companion to reply, but started ahead in the darkness, feeling his way carefully as he went.

After going a few yards over the slippery ledge he found walking easier directly under the headland.

Keeping straight on, he soon saw that they were proceeding upward along a rude path that offered a secure footing.

"We're all right now," he said over his shoulder to his chum.

Sam didn't hear him, as the wind blew the words away from him.

The roar of the tempest was deafening all around them.

They could hear the surf pounding on the rocks and rolling over and over on the beach to their right.

It was an experience for them to remember for many a day.

"Hello! I see a light close by," said Hal, putting his mouth close to Sam's ear.

"I see it, too," replied Sam. "There must be a house close by."

"It's in a nice exposed place on the top of this bluff we're walking up."

"I don't care where it is as long as I get inside of it. I hope they have a fire so I can dry myself. I'm shivering with cold."

"Step out, then, and we'll soon be there."

The moment they stuck their heads and shoulders above the top of the headland they began to feel the real force of the wind.

"Oh, Lord! We'll be blown away!" said Sam.

The wind certainly added to their locomotion.

They went scooting toward the house, where the light shone through a window, as if it was a race between them as to which of them should reach shelter first.

They found it was a large-sized, weather-scarred cabin, but with no door facing seaward.

They came to a stop under the window and looked in, curious to see who was inside, and what sort of a place the interior looked like.

A lamp was burning brightly on the corner of a shelf near the window, and this, with the glow of a big fire, burning in an old-fashioned fireplace, furnished all the illumination necessary, and made the room look quite cheerful on such a night.

It was furnished with a table and several chairs of the plainest kind.

In one corner was a cupboard or set of shelves on which stood dishes and sundry cooking utensils.

In another corner stood two oars and a boathook, while beside them, on the floor, were a coil of rope and blocks and tackle.

Between that corner and the fireplace was a heaping pile of broken driftwood intended to replenish the flames when they languished.

On the table were plates, with the remains of a repast, flanked by tumblers which had clearly been used to sample the contents of the black bottle that stood in the midst of all.

There were many other things in the room the boys might have noticed had not their attention centered upon the occupants of the place.

Three sea-faring chaps they were, with mahogany-hued countenances and tanned, knotty hands that told their calling apart from their rough-and-ready attire.

One of them was old and grizzled, like he might be well into the sixties.

The other two were much younger, in the prime of life.

The old chap appeared to be as strong and hearty as the others, but he had a wicked look about his face that was not pleasant to see.

Neither would the countenances of his companions have looked out of place in a rogues' gallery.

On the whole, they were a hard-looking lot, and the boys didn't fancy them.

They were donning oilskins and sou'-westers, as if they were about to get out into the storm.

"They're going away, so I guess there isn't much chance of our getting in," said Sam.

"I'm going to try and get a chance at the fire for a few minutes, at any rate," said Hal, starting for the corner of the house.

The door was on the lee side of the building, and Hal walked up to it and knocked.

"Who's there?" asked a gruff voice inside.

"Two boys!" shouted Hal through the keyhole.

In a few moments the door was opened a bit, and the boys saw the outline of one of the men holding on to it.

Their reception was not very encouraging.

"What brings you here? What do you want?" the man inquired.

"Our boat came ashore on the rocks below, and we narrowly escaped with our lives. We are wet and cold, and would like to come in and warm ourselves," replied Hal.

"Where did you come from?"

"Seascape Beach."

"What brought you down this way?"

"Let us in and I'll tell you all about it."

"Let them in," said a voice from the middle of the room.

The man opened the door wide enough for Hal and Sam to enter, then closed and bolted it after them.

"Help yourselves to chairs and pull up to the fire," said the old man, after observing them narrowly.

"Thanks," said Hal, as he and Sam hastened to get near the blaze.

"So you chaps came ashore on the beach below, eh?" said the elderly man.

"We didn't see any beach," replied Sam, hugging the fire; "though I'll allow we tumbled upon something softer than a rock, so I s'pose that must have been the beach you refer to, but it was so close to the rocks that we ran against them when we got on our feet."

"You were lucky, young fellows. Raccoon Beach is about the worst place to run foul of in a storm, especially near Skull Rock."

"Is this Raccoon Beach?" asked Sam, in some surprise.

"It is. Didn't you know it?"

"No, we're strangers in these diggings."

The three men exchanged significant glances.

"You came from the summer resort above here, I think you said?" went on the old man.

"That's right," answered Sam.

"In a catboat?"

"Correct."

"Yours is the boat, then, I saw becalmed and driftin' this way?"

"I s'pose so, for that's what we were doing before the storm came on."

"You were out boatin', and got carried down this way, eh?"

"Oh, we intended to come as far as this place," said Sam.

"Eh? You did? What for?"

"We heard quite a bit about Skull Rock, and we wanted to see it."

"Is that all?"

"I don't know of anything else."

"What's your names, and where d'ye hail from?"

"My name is Sam Chester. My friend's is Harry Headley. We hail from New York City. We live in Harlem and work in Wall Street."

While the foregoing conversation was in progress the other two men showed signs of impatience.

"I reckon it's time we was gettin' down to the beach if we expect——"

"That'll do, Bill. You needn't say what we expect," interrupted his companion.

"If you've warmed yourselves enough, young fellers, ye'd better go, for we're goin' to lock up the shanty," said the old man.

"We don't know where to go in the dark," said Sam. "If you'll let us stay here we'll look after your house till you get back."

"No," replied the old man, abruptly and decidedly, "you can't stay. If you follow your nose straight ahead you'll come to a road. Up the road a mile or so ye'll see a farmhouse. Maybe you kin stay there till mornin'. At any rate, ye can't stay here nohow."

"All right," answered Hal, rising. "Come on, Sam, let's move."

Sam rose reluctantly.

He hated to leave the fire, but there seemed to be no help for it.

What made it worse was the boys could hear the rain pattering loudly on the roof and upon the seaward window panes.

"You might let us stay in such weather as this," growled Sam, turning up the collar of his jacket.

No attention was paid to his remark, and a moment later the boys were out in the storm once more.

CHAPTER II.

SAVED FROM THE WRECK.

"Those chaps are hogs," grumbled Sam, as he and Hal walked off in the darkness. "They might have let us stay. We wouldn't run away with their house or anything that's in it."

"They wanted to get us out of the way," replied Hal, who had seen that the men were anxious to get rid of him and his companion.

"This is a fine night to walk a mile. We'll be soaked through and through," said Sam.

"Hello! What's this thing right ahead? I believe it's a house of some kind."

"I don't see any light."

"Never mind that. We'll knock for admittance, anyway. Maybe we'll have better luck here."

The boys hurried up to the habitation, which was a pretty

scaly-looking one, and found the door half open and all dark within.

"I believe the place is deserted. Come on in. If there isn't any fire the place will furnish us shelter from the wind and rain, at any rate."

So Hal pushed the door open and entered.

Pulling out his match-safe he struck a light, and then they discovered that the hut, for that is what it really was, though it had two rooms, and a loft to which access might be had by a ladder in one corner, was deserted and bare of everything that made a house habitable.

The floor consisted of a layer of ship's timbers put together in good shape, and there were two or three shelves about the walls, and some pegs to hang clothes on.

The open fireplace caught Sam's eye.

"Can't we build a fire?" he suggested eagerly, noticing the loose wood lying around on the floor.

"We can if we can find anything to start it with," replied Hal, looking about.

There seemed to be nothing that would answer the purpose.

"Maybe we can find something in the loft," said Sam.

"Well, go up and see."

Sam mounted the ladder, stuck his head through the opening, and struck a match.

"There's a lot of straw up here. That'll start a blaze," he said.

"Throw some down, then."

Ten minutes later they were standing in front of a cheerful blaze.

"This is something like," said Sam, in a tone of satisfaction. "There's no one to throw us out of this place, so I guess we can stay here as long as we please. Gee! What a night this is!"

It certainly was a fierce night.

The wind howled around their place of shelter, and the rain beat upon the roof and sides.

Hal's watch showed that it was seven o'clock, and now that the boys had time for reflection they began to realize that a square meal would taste awful good.

The cravings of a healthy appetite carried their thoughts back to the cottage of Broker Atwood at Seascape Beach.

The broker and his family were probably at dinner at that moment, wondering, no doubt, what had happened to their young guests.

The boys had said nothing about their intention to hire a boat and go down the shore to Raccoon Beach, as they had not fully made up their mind about the matter when they left the cottage.

"I'll bet the boatman is pretty anxious about his boat by this time," said Sam.

"I guess so," replied Hal; "and he ought to be concerned about us, too, for we are of more importance than his craft."

"That's true; but we're nothing to him, while his boat is everything."

"We can make that good to him between us one of these days when we've the funds to spare."

"When we have—that'll be some time hence. How much do you s'pose the craft is worth? It wasn't our fault it was lost."

"I haven't any idea how much it was worth. I know it wasn't our fault it went ashore here, but as we hired it for

the afternoon we are, to some extent, at least, responsible for its safe return. The old chap probably can't afford to lose his boat, which represents his means of living, so I shall pay my share whether you do or not."

"Oh, if you mean to make it good I won't refuse to put up my share, but just at present I haven't any idea where the money is coming from."

"Well, we'll talk more about the boat another time. Just now we're interested in getting home more than anything else."

"That's right. By the way, those chaps who turned us out of the cabin seemed to be going down to the beach. I wonder what for?"

"I'm sure I have no idea what their business is."

"Say, we'll have to have more wood or the fire will go out."

Hal went to the door and looked out.

"It's stopped raining," he said. "This is a chance for us to start for the farm."

"I'd rather not risk it," replied Sam. "Hello! What's that?"

A flash of light shot up through the air from the direction of the shore.

The boys followed the fiery streak with their eyes and saw it break in a cluster of faint sparkles.

"It's a rocket," said Hal. "Some vessel is close in and is signalling the life-saving station."

"Let's see what's going on?" suggested Sam.

The two boys made a dash in the direction of the shore, but instead of getting to the top of the bluff, as they expected, they struck a path that carried them right down to the beach.

They were surprised to see a big fire blazing up in a sheltered part of the bluff, and within the glare cast by the flames the three men they had met at the hut.

"They must have got on to the fact that there is a vessel too near the shore for safety and lighted the fire to show those aboard the craft their danger," said Hal.

"If they can see a vessel off in this darkness they've got mighty good eyes," replied Sam.

"They must be able to do it with a night glass. At any rate, there's a vessel close in, as we can surmise by the rocket. There goes another."

The second rocket followed much the same course as the other.

"That will bring the life-savers down to their aid."

"They've got some distance to come, and if the vessel comes ashore on this patch of beach they won't be able to get around that point of rocks," said Hal.

"Oh, they'll get close enough to launch their lifeboat."

At that moment a white object with closely reefed sails shot out of the darkness and dashed with terrific force against Skull Rock.

The boys saw her only for a moment at the edge of the halo of light cast by the fire, and then she was gone, swallowed up by the raging sea.

It all happened so quickly that it passed like a flash before the eyes of the onlookers.

The two boys were staggered by the rapidity with which the catastrophe had taken place.

They saw the outline of a fair-sized yacht, heard the grinding crash of her timbers on the rock, and the next

moment everything was as before—the dark void before them, and the line of spectral surf rolling in on the beach, and the waves dashing against the jutting ledge that extended out to the base of Skull Rock.

"Gosh!" exclaimed Sam. "That craft went to kingdom come so quick it took my breath away. Everybody aboard of her must have been drowned in a twinkling. And to think we just missed going the same road. It gives me a chill to think of it."

The boys saw the three men rush down to the edge of the surf after the yacht struck and disappeared and peer eagerly into the water, with lanterns raised high above their heads.

"They're looking to see if they can help some poor drowning man ashore," remarked Hal. "It's up to us to try and be useful, too, if a chance offers."

"I'm with you, but I guess we won't be able to do much," replied Sam.

They made their way down to the rocks, passing the fire unnoticed by the three men, whose whole attention was centered on the waves and surf.

The roar of the wind and surf seemed as tremendous as ever.

"A seagull could hardly live in this jumble of water if it flew down into it," said Sam, looking at the water boiling about the rocks, "so a man wouldn't have even the ghost of a chance. Hello! Where are you going, Hal?"

Hal had seen what he thought was a human form shoot in between two rocks, and stepped forward to get a better look.

He found he had not been mistaken, for he saw a man's arm and leg sticking out between the rocks.

The man was still alive, for the boy saw him raise himself, and then he fell back as a wave dashed against the rocks and fell all over him.

"Give me a hand, Sam. There's a man come ashore, and he's alive," said Hal.

The young Wall Street messenger began making his way over the slippery rocks to aid the unfortunate.

It was a mighty risky proceeding on his part, for he stood in danger of being swept off the rocks by the next sea when it came in.

Hal didn't consider the danger he was courting.

He was a plucky young chap, and determined to save the man if he could, for the imperiled person was certain to be drowned where he was, and he appeared to be too weak to save himself.

"Oh, Lord, Hal, be careful!" cried Sam anxiously.

Hal didn't hear him, and would have paid no attention if he had.

With a wild roar the next wave dashed in, shot high above the rock and covered Hal from head to foot with sea water.

For a moment or two he was cut completely off from Sam, who uttered a cry of alarm, thinking Hal had been swept off the rocks.

As the water receded Sam was relieved to see that his chum was clinging to his foothold.

Then he saw Hal reach down into a kind of hole, grasp something and tug at it.

The boy had to use both arms to accomplish his object, and cling with his legs alone to the only support he had.

Presently Sam saw him rise up with a man's head and shoulders in his grasp.

The sight inspired Sam to venture farther out on the rocks himself, for he felt that his chum needed his aid.

At that moment another great wave rushed in and again Hal was hidden by the cloud of foam and water.

Sam also caught it good this time.

Neither, however, lost his hold on the rocks, and the water subsided.

Hal now pulled the rest of the unfortunate's body out of the watery hole.

He was a well-dressed gentleman of medium height, and across his white vest hung a massive gold chain.

"Get hold of him, Sam, quick, before the next wave comes in!" cried Hal.

Sam caught the gentleman by one of his arms, and between him and Hal, managed to drag the man a short distance before the next wave overwhelmed them.

Wet to the skin, they finally succeeded in carrying their burden out of reach of the water, and on to the beach.

The rescued one was conscious, though terribly exhausted.

He recognized Hal as the one to whom he was under the greater obligation, and uttered the words, "Thanks, my lad, thanks," as he fell back on the sand.

At that moment the oldest of the trio of men on the beach turned his eyes in that direction and saw the two boys bending over the man they had saved.

With a fierce imprecation he called his companions' attention, and the three rushed over to the group.

"What are you two doin' here?" he demanded, grasping Hal by the shoulder, and glaring into his face.

"Saving a fellow creature's life," returned the young messenger.

"What brought you down here, anyway?" demanded the old man fiercely.

"We saw the rockets which told us there was a vessel of some kind in great danger, so we came down to lend a hand if necessary."

"Oh, you did?" sneered the man.

"Yes, and it's a good thing for this gentleman that we were standing by these rocks when he came ashore, or nothing could have saved him."

"Think you done a great thing, I suppose?" gritted the old man in a furious tone.

"What's the matter with you?" returned Hal, astonished at the fellow's attitude. "Didn't we do the right thing? Isn't it what you three are down here for, too—to save any one who came ashore?"

"Of course," replied the old man, with an effort, while his knotty fingers worked nervously. "You chaps done all right, but you might have lost your lives buttin' in where you ain't used to. You can go now. We'll look after him."

"Here, what are you up to?" cried Hal, looking around and seeing one of the trio taking the exhausted man's watch from his pocket.

The fellow stopped and shot an evil look at the boy.

"Norris, you and Tennant carry the man to the cabin," said the old man.

"Ay, ay!" replied Norris with alacrity.

The two men seized the rescued gentleman and bore him away, the old man gathering up the lanterns and followed, while the boys trailed on behind.

CHAPTER III.

HAL'S SHARP WORK.

"I don't fancy the actions of these chaps," said Hal to his companion, as they followed the path up to the top of the bluff where the cabin stood.

"Neither do I," replied Sam.

"That fellow Norris was taking the gentleman's watch out of his pocket, only I got on to him, and there wasn't any call to do that. I believe he intended to steal it."

"They don't look like honest men."

"It's our duty to protect the gentleman."

"If we can."

"Well, I mean to do it. We'll stay at the cabin and see that he isn't robbed, and when he is in shape to walk we'll take him along with us to the farmhouse."

"S'pose they won't let us stay?"

"It wouldn't be good for them to chase us under the circumstances. We could make it hot for them to-morrow."

"I'll bet they won't want us to stay, see if they do."

"I don't care what they want," replied Hal resolutely.

"There's three of them. We couldn't do anything against their will."

"You stick by me and don't take any bluff."

By this time the top of the bluff was reached, and the five, with the rescued man, were soon at the door of the cabin.

It had come on to rain again pretty hard, but as the boys couldn't be any wetter than they were, they didn't mind it any.

Norris and Tennant bore the gentleman inside, but the old man barred the way against Hal and Sam.

"You chaps can go on your way now," he said to the boys.

"What for? We're soaked. You aren't going to refuse us shelter, are you?"

"We don't want you. We didn't ask you to come here. You'd better go about your business if you know what's good for you, d'ye understand?" replied the old man fiercely.

"Very few people would turn a dog out in such weather as this," remonstrated Hal.

"I told you you'd find a farmhouse a mile up the road."

"A mile is a long way to tramp when it isn't necessary. You've got a roof and a good fire. We're entitled to the benefit of it," said Hal sturdily.

"You're not entitled to anythin'. We don't want you here, and that's all there is to it. Now git!"

Thus speaking, the old man stepped inside, slammed the door in the faces of the boys, and shot the bolt.

"That settles it," said Sam.

"No, it doesn't settle it. If those men weren't up to some bad purpose they wouldn't shut us out. They intend to rob that gentleman, and maybe do him up."

"How can we prevent them doing what they choose? If we don't look out they may do us up, too."

"Well, I'm not going to desert this gentleman at any risk."

Hal walked around to the window and Sam followed him. They looked into the room.

Only the old man was there.

The other two had taken the gentleman into the room beyond.

Even as the boys gazed through the glass they reappeared with the watch and chain and a fat pocketbook, which they laid on the table after pushing the dishes out of the way.

The old man picked up the wallet, opened it and took out a big roll of money.

"What did I tell you?" said Hal. "They've robbed him already."

The old rascal laid the money down on the hearth to dry, and then took up the watch and chain and examined it.

"It is evident why they didn't want us around," said Sam.

"We mustn't let them get away with that money, or the watch, either," said Hal.

"How are we going to stop them?"

"We must find some way."

"It is easy enough to say so, but the thing is to do it."

One of the men carried the dishes over to a sink and left them there, then the three took off their oilskins and sou'westers, and divested their legs of the big boots that came half way up their thighs.

After that they gathered about the table, pulled out their pipes and were presently smoking, and drinking from the black bottle.

"Let's go around to the other side of the house," said Hal.

"What for?" asked Sam.

"There's probably a window there that looks in on the room where they carried the gentleman. I'd like to see how he's getting on."

Hal led the way to the other end of the building, and they found there was a window, sure enough.

Looking through it they saw, by the light that came through the open door, the rescued gentleman lying on a low bed.

There was a trunk in the room against the wall, and some pegs on which various articles of male attire were hanging.

There was also a shelf, on which Hal saw a revolver lying.

It occurred to him that possession of the weapon would be advantageous under the circumstances; but how to get hold of it was a problem.

Feeling the window, he found that it was not secured, and he shoved it open.

"Give me a boost, Sam," he said.

"What in thunder are you going to do?" asked his companion.

"I'm going to get into that room, if nothing prevents," replied Hal.

"They'll hear you, and then there'll be something doing."

"I'll risk it."

"What good will it do you to get in there?"

"See that shelf yonder?"

"Yes."

"What's on it?"

"A revolver."

"That's what I'm after. Give me a boost."

The roar of the storm drowned Hal's efforts to effect his entry through the window, and he accomplished the ticklish job without attracting the attention of the three men in the room beyond.

He lost not a moment in reaching for the revolver.

Then he returned to the window.

"Now, find a stone, go around to the other side and throw it against the window," he said to Sam.

"What! You want me to smash it?"

"Yes; I want to startle them, and attract their attention to the outside."

"I'll do it," said Sam.

"Then wait for me at the hut where we were before."

When Sam disappeared into the darkness Hal tiptoed to the half-open door and looked into the next room.

The rascals were now playing cards.

The bunch of money was still on the hearth, and the watch on the table.

Hal heard them discussing their plans for the future.

As soon as the storm blew over, which they figured it would do before daylight, they intended to leave the cabin for Philadelphia and elsewhere, and enjoy themselves with the money and what the watch would bring at a pawn shop.

As for the unfortunate gentleman they had robbed, they intended to leave him to shift for himself.

Having finished a deal at the game, the old man turned around to pick up the money from the hearth.

At that moment there was a big crash, as a large stone came smashing its way through the window.

The three rascals sprang up with startled exclamations as the stone landed on the floor.

While two of them rushed to the window, the third ran to the door, unbolted it and sprang outside.

Hal immediately ran into the room, picked up the money and snatched the watch from the table.

Then he retreated as quickly as he went in, shut the door of the room and pulled the bed around so as to barricade it.

The crash, and the shaking up he got when Hal moved the bed, aroused the gentleman from the stupor into which he had fallen, and he sat up.

"Where am I?" he said, looking around in the darkness.

"You're in a den of thieves," replied Hal, striking a match.

The gentleman stared at him as the glow of the match brought his figure out into relief.

"What do you mean?" he asked. "Are you not the boy who saved my life?"

"I am, and I've just rescued your watch and money from the three rascals you may remember having seen on the beach. They brought you to this house and then, taking advantage of your exhausted condition, robbed you."

"My gracious!" ejaculated the gentleman.

"Hush!" said Hal. "The moment those men discover the loss of their plunder, and that the door of this room is barricaded, there is going to be trouble."

"Was I the only one saved from the yacht?" said the gentleman.

"As far as I know you were," replied Hal. "I won't strike another match, as I don't think it prudent. Remain where you are, and remember I'm your friend, and intend to see you out of this trouble if I can. I've got a companion, a boy of my own age, outside, but he can't do much to help us in here. I'd help you get out by the window if I thought you could get through it, but I'm afraid you can't. It was as much as I could do to get in."

A terrible rumpus now took place in the next room.

The old man and Norris were accusing Tennant, the one who went outside, of taking the money and the watch, and he was vehemently denying the charge.

Finally Norris noticed that the door between the rooms was shut.

As he and his companion, when they came out after going through the half-unconscious victim of the wreck, had left it half open, he regarded the circumstance as suspicious and called the attention of Tennant and the old man to it.

Tennant walked to the door and tried to open it, but couldn't.

Throwing his weight against it, he shoved it in about six inches, as far as the bed would go.

"There's something wrong here!" he cried. "The bed has been put against the door so I can't open it."

"Ha!" cried the old man, rushing to the door and pushing on it. "Bring the lamp, Norris."

Norris brought it and held it so that they could get a view of every part of the room but that occupied by the bed.

As Hal had hopped up on the bed beside the gentleman, the men couldn't see any one in the room.

They saw the open window, however, through which Hal had effected his entry into the room, and that suggested the idea that the rescued man had recovered from his experience of the wreck, realized he had been robbed, and made his way out of the cabin on the sly, after barricading the door, in order to seek help to recover his property.

"The man has escaped by that window!" cried the old man.

"It must have been him who smashed the window with the stone," said Norris.

"Why should he have done that?" asked Tennant. "We figured that it was them boys did it in revenge because we shut 'em out."

"Hang it all, none of these things accounts for the disappearance of the money and the watch! There is something blamed strange about that," said the old man.

"There certainly is," replied Norris. "You and me never left the room. I don't see how they could get away right under our noses."

"You said I took 'em, and I was outside," growled Tennant.

"You might have snatched 'em up when our backs were turned," said the old man.

"I tell you I rushed to the door at the same time you two made for the winder. I wasn't anywhere near the hearth."

"Well, you go around, get in at the winder and move away that bed," said the old man.

Tennant started to obey, and Hal, who, with the gentleman, had listened to every word the rascals said on the other side of the door, realized that his presence in the room was sure to be discovered, and prepared for action.

CHAPTER IV.

OUT OF THE FRYING-PAN.

Tennant's head soon appeared at the window.

He looked in, but, owing to the darkness of the room, he did not notice the two persons on the bed.

He found it a difficult matter trying to enter by the window.

In fact, he couldn't accomplish the feat, and shouted for Norris to come around and give him a lift.

The withdrawal of Norris from the front room, leaving only the old man there, suggested a daring move to Hal.

Whispering his purpose to the gentleman, they got off the bed, suddenly pulled it aside, and, opening the door, confronted the astonished old rascal.

Before the ruffian could move or utter a cry, Hal dashed the butt of the revolver in his face, knocking him down half stunned, then grasping the rescued gentleman by the arm, Hal drew him toward the outer door of the cabin.

They passed quickly through it and made for the hut where Hal and Sam had sought shelter when first turned out of the cabin, and where Hal had told his chum to retreat after throwing the stone and wait for him.

Sam was standing outside the door, on the watch, for the rain had ceased, and they joined him.

"Come along. We have no time to lose. We must try and find that farmhouse up the road," said Hal. "Those rascals will soon be scouring this neighborhood after us, and I'm not looking for any more trouble than I've had already."

Sam and the gentleman both agreed that they couldn't get away from that locality any too fast after what had happened, so the three started ahead in the dark at the best pace they were capable of.

They heard the old man shouting to his companions from the door, and that caused them to quicken their speed to a quick trot.

In the course of a few minutes they saw lanterns flashing around near the cabin, and knew the rascals were hunting for them.

They hurried on through the soggy grass and scrub bushes, looking for the road that Hal and Sam believed was somewhere in the vicinity.

They had to travel nearly a mile before they found it.

They now felt tolerably safe from pursuit, and reduced their pace to an easy walk.

By this time the worst of the gale had blown over, though the wind was still whistling at a lively rate.

Overhead the clouds were breaking away, and patches of the starry sky could be seen here and there.

"Now, my lads, I think it is time that we introduced ourselves. My name is George Davenport, and I live in New York. I owned the sloop-yacht which was lost to-night off this shore. I had a friend and three hands on board, all of whom I fear were drowned when the yacht struck. It was a signal act of Providence, of which you, my boy," laying his hand on Hal's arm, "were the instrument, that saved my own life, and I assure you I am very grateful to you for the great service you rendered me."

"You are quite welcome, sir, and you may include my friend, Sam Chester, for he helped some after I had fished you out of that hole between the rocks where you would have drowned if I hadn't reached you in time."

"I am grateful to your friend, too, for whatever he did; but you haven't told me your name."

"My name is Hal Headley. My friend and I both live in Harlem, New York. We are employed in Wall Street as brokers' messengers."

"Indeed!" exclaimed Mr. Davenport. "I am a Wall Street man myself."

"A broker, sir?"

"No, I'm a large operator in the market, and employ brokers to execute my commissions."

Mr. Davenport then asked Hal to explain how it happened that he and his companion were down at that unfrequented part of the New Jersey shore at that hour of the night.

Hal told him the whole story about how they had been invited by Sam's employer to spend Labor Day with his family at Seascap Beach; how they had hired the catboat to visit Raccoon Beach and inspect Skull Rock; how they had been wrecked themselves when the storm first broke, narrowly escaping with their lives, and then all that happened up to the moment that he and the gentleman came together in the room at the cabin on the bluff.

Mr. Davenport was astonished at the story told by Hal.

"You are certainly the pluckiest lad I have ever met," he said. "You actually recovered my watch and a large sum of money under circumstances that I consider quite extraordinary. Well, you shall lose nothing by it. It will give me great pleasure to render you a substantial recognition of your services."

"Your thanks are quite sufficient, Mr. Davenport," replied Hal.

"No, I shall present you with something that will be of more use to you than my thanks, young man. Something that will be of advantage to you in the future; and I won't forget you, either, my young friend," he said, turning to Sam. "Who is your employer?" he added, to Hal.

"Henry Hood, of No. — Wall Street."

"Thank you; and yours, Chester?"

Sam told him.

"My office is in the Anchor Building, on Wall Street, and I shall expect you both to call on me soon."

"We will do so with pleasure," replied Hal.

"And now don't you think it nearly time that we reached that farmhouse you spoke of?"

"Yes, if we haven't passed it in the dark. We have certainly walked more than a mile since we struck the road. As it is late it may not be easy to find the place. The people have no doubt gone to bed, and there will be no lights to guide us to it."

"If we have passed it it will be a pity, for we may have to walk some distance before we sight another," said the operator.

"That will be rough after what we've all been through. Still, walking is the best thing we can do to keep up circulation of our blood, for our clothes are pretty soggy, and the wind is keen. It's a good thing it's a fairly warm night."

In a few minutes they came to a turn in the road, and right ahead of them loomed up a two-story building that proved by its sign to be an old roadhouse.

"Here's shelter at last," said Hal in a tone of great satisfaction.

A dim light was burning in the public room on the ground floor, but when they came to the main entrance they found it locked.

Sam pounded on it.

A little old man in his shirt sleeves answered the summons, peering out at them with some curiosity.

"Can we get lodging here to-night?" asked the broker.

"And a bite of something to eat?" added Sam, who was very hungry; and we may add that Hal was also.

"Yes," said the old man; "come in."

"They didn't require a second invitation."

"Been caught in the storm somewhere?" asked the proprietor of the house.

"We were wrecked on Raccoon Beach," replied Hal.

"Wrecked!" ejaculated the landlord. "Upon my word, you look it. Well, I'll do the best I can for you. There's nobody up but myself, and I was just going to bed."

"You shall be well paid, my man," said Mr. Davenport. "Start a fire in your stove and make us a hot drink. If you've some cold meat and bread bring it out. Then provide us with a couple of rooms, and the first thing in the morning have our clothes thoroughly dried and pressed."

"It shall be done," answered the landlord, who judged from their general appearance that his unexpected visitors were well able to foot his bill, and he determined to make all he could out of them, for such chances didn't turn up often.

He hastened to prepare three hot whiskies to drive the chill out of the unfortunate trio, and then built a roaring fire in the round stove that stood in the center of the public room.

Mr. Davenport and the boys removed all their clothes and wrapped themselves in blankets furnished by the landlord, who hung their shirts and undergarments around the back of the stove.

They finally marched to bed in the blankets, after a light repast of cold mutton, bread and butter, and it was not long before the boys were asleep, though the broker remained awake a long time thinking of the sad catastrophe which had not only robbed him of a fine yacht, but had caused the loss of his friend and the three men who navigated the vessel.

CHAPTER V.

OUT FOR BIG MONEY.

About ten o'clock next morning Mr. Davenport and the boys left the roadhouse in a light wagon en route for Seascap Beach, where they arrived about noon.

Broker Granger, Sam's employer, when the boys failed to turn up at dinner time, went out to look for them.

The storm was then at its height, and at the gate he met the boatman from whom Hal and Sam had hired the catboat.

The man was very anxious about the safety of the boys, and his boat as well.

From him Broker Granger learned the particulars, and the Wall Street man became anxious, too.

Nothing could be done about looking for the boat and the boys until the gale blew itself out.

The broker and the boatman both hoped that the amateur navigators had put in somewhere along the shore, and would turn up after the weather moderated.

When the boys failed to show up by morning, the broker hired a couple of catboat men to go in search of them—one going up and the other down the shore.

As the morning wore on Mr. Granger began to entertain grave fears as to the fate of the young messengers, and as

they were his guests he felt that he was to some extent responsible for their safety.

His satisfaction may, therefore, be imagined when the light wagon drove up before his gate and out of it stepped Hal and Sam, with Mr. Davenport.

Mr. Granger knew Mr. Davenport slightly, and welcomed him to his house.

He was surprised to learn what the three shipwrecked ones had been through during the previous night, and he complimented the boys on what they had done for the Wall Street operator.

After dinner, which was somewhat delayed that day, Hal, Sam and the operator left for New York by train, and reached the city about the time that people were going home from their day's work.

The boys had a thrilling story to tell their parents at the supper table, and their fathers and mothers were mighty thankful they had had such a providential escape, and praised them for their pluck in helping Mr. Davenport.

A short account of the thrilling incident was printed in the papers next morning, and the clerks and cashier of Broker Hood's office knew when they arrived at their desks why Hal had failed to show up the previous day.

Hal was seated in his chair by the window, reading the previous day's market report, when Tom Burke, the junior clerk, entered.

"Hello, Hal!" he said. "I see by the morning papers that you had a strenuous time down in Jersey on Labor Day."

"Yes, Sam Chester and I had the time of our lives," replied Hal.

"It came near being the end of you both, if what the paper says is true."

"I'll admit we had a narrow squeak of it at Raccoon Beach."

"Got caught in the gale, didn't you?"

"That's right."

"Let's hear the particulars. There wasn't much in the paper. It stated that you chaps saved the life of George Davenport after you were wrecked yourselves. He lost his fine yacht, and the gentleman with him, as well as his crew, lost their lives. It must have been quite a gale."

"You'd have thought so if you'd been out in it like Sam and I were," replied Hal, who then gave Burke a brief account of some of the things that had happened at Raccoon Beach on the night in question.

The other two clerks came in during the recital, and they listened to Hal's story, too.

Finally the cashier appeared, and the clerks went to their desks.

The cashier spoke to Hal about his adventure, and the young messenger gave him a sketch of it.

"You had a narrow escape, Hal," said the cashier. "I congratulate you on coming out of it as well as you did. You have made a valuable friend in Mr. Davenport. He is a man of considerable importance in Wall Street."

When Mr. Hood came down he called Hal into his private room and asked him about the story in the morning's paper, and the boy gave him most of the facts.

He also congratulated his messenger on his escape.

During the day a note was brought to Hal by Mr. Daven-

port's office boy, requesting Headley to call at his office that afternoon at four.

He could not refuse to do so, and accordingly at a few minutes before the hour named he presented himself at the operator's office.

The office boy showed him into the private room at once.

"Glad to see you again, Headley," said Mr. Davenport, shaking hands with him. "Take a seat."

After a social chat the operator brought the conversation around to the experience he and the two boys had passed through the night of Labor Day.

After once more expressing the obligation he felt under to Hal in particular, he took a check out of one of the pigeon holes of his desk and handed it to the young messenger.

Hal looked at it and saw it was made out to his order and called for the sum of \$5,000.

"You don't mean to give me all this, Mr. Davenport?" exclaimed the boy.

"It is merely a slight token of my appreciation of your services," smiled the operator.

"But I'd rather not be paid for saving your life, sir."

"I'm not paying you. Merely giving you a little present, that's all."

Hal thought it was a mighty big sum of money to come into his possession so unexpectedly, but he accepted the check when he saw that Mr. Davenport would not be pleased if he refused.

Shortly afterward he took his leave.

After supper Sam came around to his house to show him the check for \$1,000 he had received from the operator that afternoon.

Hal then showed his chum his check.

"Shake," said Sam, not at all jealous because his friend had received five times as much as himself; "we're rich."

"Yes, we're pretty well off for messenger boys."

"What are you going to do with all that boodle? Put it in the savings bank?"

"I suppose that's what I ought to do with it, but I have other plans."

"Other plans, eh?"

Hal nodded.

"I'm out for big money, and this check will put me in the way of getting it, maybe."

"What do you mean by that? Five thousand is pretty big money, isn't it?"

"By big money I mean a hundred thousand or so."

"Why don't you say a million and be done with it?" laughed Sam.

"I'm not flying my kite quite so high as that."

"You don't say! Do you expect to make a hundred thousand?"

"I'm going to try to make it."

"By the time you're old and bald-headed?" chuckled his chum.

"No; long before that."

"Do you mind telling how you expect to accomplish the feat? I'd like to take a whack at it myself."

"Through the stock market."

"Going to speculate. I see the finish of your \$5,000."

"Oh, I'm not going to speculate recklessly."

"That's what they all say. Everybody who comes into

our office and puts up his dough thinks he has a sure winner up his sleeve."

"Well, I've got a pretty sure winner up my sleeve at this minute."

"You mean you think you have," grinned Sam.

"If I tell you something you'll keep it to yourself?"

"Sure. What is it?"

"Saturday morning I found out on the best of authority that the Patterson crowd had formed a syndicate to corner A. & F. stock and then boom it above par."

"That's a good pointer if it's the real thing."

"It's the real goods. I'm going to buy 500 shares of A. & F. to-morrow on the strength of it. If I don't more than double my money I'll be greatly disappointed."

"I'd like to get in on that myself," replied Sam. "I could buy 100 shares with my check; but if things didn't go right, and I lost the money, I'd feel pretty sore."

"Never go into any deal that you've doubts about."

"But you say it's a good thing?"

"I consider it so."

"Then you advise me to get in?"

"No, I'd rather not advise any one to monkey with the market, no matter what the prospects are. I'm willing to take my own chances, but I don't want to be responsible for anybody else's deal."

"You are surely going to buy A. & F. to-morrow?"

"Such is my intention at this moment."

"I believe you've made something over \$300 in the market in the last six months?"

"I have, in small deals. I would have made twice as much, only one of my deals went back on me."

"I haven't made a cent because I didn't have any money to risk in the first place; and secondly, because I didn't care to take the chances if I had had the money."

"Well, I believe in the old maxim—nothing ventured nothing gained. So, on that principle, I'm going to get in on A. & F. to-morrow."

"I wish you luck. Maybe I'll buy some, too," replied Sam.

At the first chance he had next morning Hal visited the little bank on Nassau Street, much frequented by small traders, and turned Mr. Davenport's check in as the margin on 500 shares of A. & F., which was ruling at 79, then he returned to the office confident that he was on the road to the big money he was out for.

CHAPTER VI.

THE STREET MUSICIANS.

"Here, Hal," said Mr. Hood, about three that afternoon, "I want you to take this note up to Mr. Jordan, No. — South Street. If he's left his office for the day take it to his house. I have put the address at the bottom of the envelope."

"All right, sir," replied Hal, taking the envelope.

"And here's another note. Leave this at Mercer & Draper's dry goods store on Broadway on your way home."

"Yes, sir."

Hal put on his hat, told the cashier he had two errands to execute for Mr. Hood, and that he wasn't coming back.

A minute later he was on the sidewalk, walking down Wall Street.

South Street is a busy thoroughfare fronting on the East River.

One side is given over to wharves, while the other is occupied by buildings devoted to all kinds of business, but chiefly connected with shipping interests.

Hal was bound for a three-story brick structure not far from the Brooklyn Bridge, the ground floor of which was rented by Mr. John Jordan, dealer in marine stores.

The young messenger found Mr. Jordan at his office, but as the gentleman was busy with a representative of the Brooklyn Navy Yard, in connection with a government contract held by him, Hal had to wait.

He waited half an hour before he got the chance to deliver the note.

There was an answer, and Hal was detained till it was written.

Mr. Jordan dictated the reply to his stenographer, and the young lady then had to typewrite it off, so nearly an hour elapsed before the boy left the store.

To reach Mercer & Draper's establishment the easiest way was to take a Third Avenue elevated train to Twenty-third Street and then walk across to Broadway.

Accordingly Hal started up a side street in order to reach the Brooklyn Bridge terminal of the elevated road.

At the corner of Water Street Hal saw a crowd of children, and a sprinkling of adults, around a couple of street musicians.

One was an uncommonly pretty girl of fifteen, who sang with a mandolin accompaniment, and the other was a boy about fourteen, who performed on a violin. He had a good-looking face, but was very lame.

Hal stopped to listen to the music and the girl's singing.

She had a low, sweet voice, and her face was as sweet as her voice.

There was a plaintive note in the girl's voice, and a look of sadness in her eyes that attracted the young messenger's attention.

The song thrilled him as it rose and fell in a way that seemed to impress him with the fact that the singer felt every word she uttered.

Two young toughs joined the crowd as Hal stood and listened, and their gaze rested in a bold way on the girl's face.

"Bravo!" cried one of them, with a jeering laugh, as the singer finished her song. "Ye're a blamed purty gal, and I'm goin' to kiss yer for good luck."

Thus speaking, he seized the girl and tried to carry out his design.

With a cry of dismay she tried to draw away from the fellow.

He held her fast and roughly drew her toward him.

The girl uttered a scream and looked wildly around for help, but no one offered to interfere, on account of the toughness of her assailant.

This was more than Hal could stand.

He sprang forward and grabbed the young rascal by the arm.

"Leave that girl alone!" he said, sturdily and with flashing eyes.

"What's the matter wit' you?" retorted the ruffian.

"Release that girl, I tell you!"

"Aw, shut up, or I'll give yer a bust in the snoot!"

Hal's reply was to wrench his grasp from the street singer, and the girl sprang out of the fellow's reach.

"Blame yer, take dat!" cried the tough, aiming a swinging blow at the young messenger's head.

Hal, expecting some such aggressive action on the other's part, was wide awake, and ducked when he saw the fist coming at him.

"I'll knock de stuffin' outer yer in a minute!" snarled the rough, making a second swipe at him.

Hal saw he was in for trouble, so he determined to meet it like a little major.

He warded off the blow with his left and planted a sledgehammer swat square on the tough's jaw, sending him down into the gutter.

The crowd, now joined by several men from a near-by saloon, was taken by surprise, as every one expected to see the rough wipe the street with the well-dressed boy who had dared to butt in to save the fair singer.

The fellow's companion stared and then began peeling off his coat to pitch in, too.

"Hold on there; none of that!" said a brawny 'longshoreman. "One at a time is enough!"

The speaker grabbed the second tough and shoved him back.

The chap Hal had knocked down scrambled on his feet and rushed at the Wall Street boy with a string of imprecations.

Hal met him with a right hook on the ear, and immediately after planted his left in the fellow's eye.

"Go it, young feller! You can use your mawleys!" cried the 'longshoreman delightedly.

The tough was now furious at the handling he was receiving from a boy who had looked to him like pie.

The jeers of the crowd also spurred him on, and he went for Hal like a cyclone.

But he had tackled a scientific boxer when he started in to whip Hal.

The young messenger was as cool as a cucumber and confident of his own powers against an untrained slugger.

He side-stepped, and as the tough's fist missed his head he swung around like a flash and punched the fellow in the jaw under the ear with all his force.

The young ruffian went down again as if he had been kicked by a mule, and lay half dazed.

"Good for you, young gent!" cried the 'longshoreman, clapping his hands. "That was almost a knockout!"

By this time the crowd had increased to goodly proportions, and the majority was in favor of the well-dressed boy, who seemed to be cleaning up a lad who looked big and tough enough to eat him.

The other ruffian looked on in wonder and anger.

He was not so eager now to tackle Hal as he had been at the start.

Hal was not desirous of continuing this exhibition, and believing that the only way to wind things up was to finish his opponent up as quickly as possible, sailed in the moment the tough got on his feet, jabbing him with his right and left in such quick succession that the fellow was confused and struck out wildly.

The young messenger gave him no time to recover, but pounded him as if he were exercising with a punching-bag.

Finally, seeing an opening, he jabbed the rough on the

point of the jaw with such force that his head went back with a jerk, and for the third time he fell in a heap in the gutter.

This time the rascal did not try to get up—he was knocked out for good.

"Tip us your flipper," said the 'longshoreman, grabbing Hal's bleeding right hand in his big, rough one, and clapping the boy in a friendly way on the shoulder. "I guess you must be a professional. I never seen a neater knockout. What's your name? You're a good one for fair."

"Cheese it!" shouted a small boy. "Here comes a cop!"

During the scrap the girl and boy musicians stood back behind the crowd in a state of anxious suspense over the outcome of the affair.

The fair singer felt she was the innocent cause of the trouble, and was grateful to the young champion who had interposed in her behalf.

To leave him without expressing her thanks was repugnant to her, while the lame boy was equally unwilling to leave under the circumstances.

At the cry that a policeman was approaching the crowd parted to let Hal get away, for no one wanted to see him arrested for whipping the Water Street ruffian.

Hal did not attempt to go far.

He took out his handkerchief, wiped the blood from his torn knuckles and went up to the girl for whose sake he had risked a thrashing.

"I hope you are not frightened, miss," he said. "That fellow won't molest you any more, you may depend."

"It was very good of you to save me from him," she said in a low, constrained tone. "I am very grateful to you, and I am very sorry you got into trouble on my account."

"Don't mention it. I am glad to be of service to you," Hal answered, as politely as though he were addressing a princess. "You have a sweet voice. It is too bad you have to sing in the streets. Will you tell me your name?"

"My name is Crystal Dane. This is my brother Walter," she replied as the three moved away from the spot.

"And my name is Hal Headley. Your brother is lame, I see."

"Yes. Poor Walt had a fall when he was very young, and he has never gotten over it."

There was a tender ring in her voice as she spoke about her crippled brother that increased Hal's interest in them both.

"And this is the way you are supporting yourselves?" he said.

"Yes. We haven't a friend in the world to help us, and so we are doing the best we can to get along by our own exertions."

"Where do you live?"

The girl mentioned a poor locality on the East Side, in the neighborhood of Grand Street.

"I should think you'd find this life rather hard, Miss Crystal," said Hal. "Neither you nor your brother look like persons used to roughing it in the world."

"We do find it hard," she replied sadly; "but what can we do? We must live, and my brother cannot go out and work like other boys."

"If I can help you in any way I will be glad to do it."

"Thank you. It is very kind of you to say so, and—and we appreciate it," she answered, flashing a grateful look at

him; "but I do not see how you can help us any more than you have done."

"Perhaps I can. I should like to, for I've taken a great interest in you both. At any rate, I will remember the address you have given me, and if I can think of some way of helping you to better yourself I will call on you. In the meantime, here is a dollar. The song I heard you sing is worth it."

"No, no; we couldn't take anything from you after what you have done for me," she said, refusing the bill.

"You must take it, Miss Crystal. I know you need it, and I hope you will not refuse to accept it. I shouldn't like it if you did," and he held it out to her again.

The girl reluctantly accepted it.

"It is very liberal of you. We cannot thank you enough for your kindness."

"That's all right. You are more than welcome to it. I have a good home and all I want, so it is a pleasure for me to help any one who is down in the world."

"It is more than we expected to make to-day."

"So much the better. But I must leave you now, and I hope to see you both again before long. Good-by."

"Good-by, and we thank you again for your kindness," replied Crystal Dane, while the lame boy smiled.

Hal then resumed his way toward the elevated station.

CHAPTER VII.

HAL MAKES A HAUL AND PICKS UP ANOTHER TIP.

Hal's thoughts frequently reverted to Crystal Dane and her lame brother, the street musicians, during the rest of the week.

The girl's face had greatly impressed him.

He thought it was the sweetest he had ever seen, and he longed to become better acquainted with her.

He was tempted to call on the pair at the address the girl had given him, but he hesitated to do it, as he had no good excuse to offer for the visit.

Besides, he wasn't over-anxious to go to the poor locality in question.

In the meantime he attended to his messenger duties and at the same time kept his eye on A. & F., which by the close of the week had gone up three points.

He learned from Sam that his friend had invested half of his check in fifty shares of the stock on the strength of the tip he had given him.

Mr. Davenport had notified the Jersey City authorities about the three rascals at Raccoon Beach, but when a couple of detectives went down to arrest the men the cabin was found locked up and the men gone.

Business was looking up in Wall Street now that the summer was over, and the district was full of all kinds of rumors about deals that were on the tapis.

The newspapers predicted a boom in the market, and these reports brought down a good many lambs who were looking for easy money.

By the middle of the following week A. & F. was up to 85.

Both Hal and Sam were jubilant over the prospects ahead.

The brokers had noticed the rise in the stock and were interesting themselves in it.

Many thousands of shares of it exchanged hands, but what the syndicate got hold of did not get on the market again, and so it gradually became scarcer.

Friday morning business opened with more activity than usual at the Exchange, and the general tendency was decidedly bullish.

About eleven o'clock A. & F. got a move on, and the brokers began flocking around the standard of the stock.

Under a heavy buying demand the price jumped up a point at a time, and half an hour later 90 was offered for A. & F. with no takers.

Hal met Sam at the Exchange about this time.

"We're eleven points to the good, old man," whispered the latter.

"So I noticed by the ticker when I left the office," replied Hal. "If I sold out now I could double my investment."

"Me, too. I'm sorry now that I didn't go the whole hog on it."

"You ought to make a good thing out of your fifty shares, any way."

"I expect to. The only question is, how long had I better hold on?"

"You've got to use your own judgment about that."

"How many points are you going to take chances on?"

"I couldn't tell you, Sam. It will all depend on how things look."

"They look fine now. The price seems certain to go to par."

"I think it will myself; but you never can tell."

"The Patterson clique has a barrel of money to push matters with."

"I know it, but some bear combination with two barrels might upset their calculations."

"The bears don't seem to be in it to-day."

"You may take my word for it that they are lying low watching for an opening."

"But it doesn't follow that they'll find one. Here comes my boss now."

Mr. Granger stepped up, nodded in a friendly way to Hal, and took the note Sam had brought to him from the office.

Hal delivered his a moment later, and he and Sam left the Exchange together.

The boom was on in A. & F., and great excitement prevailed in the Exchange during the rest of the session.

When business closed at three o'clock the stock was going at par.

"That's high enough to suit me," thought Hal, when he read the last quotation on the ticker tape. "I'm going to sell out, for no one can say what will happen to-morrow."

Accordingly as soon as he got off for the day he hurried around to the little bank and told the margin clerk to dispose of his stock.

"It will be sold the first thing in the morning," was the reply.

"What's the matter with your broker taking it around to Benson & Clyde's? I heard they wanted some of the stock."

"Sure of that, are you?"

"Yes."

"Very well; I will instruct our representative to call at that office and offer your shares at the market."

That was satisfactory to Hal, and he left the bank for a

lunch house where he often took a bite before going home, if he had no time to get lunch around noon.

He found Sam on one of the high stools at the counter with a cup of coffee and half a small pie in front of him.

"Well, Sam, done anything about your A. & F.?" he asked his friend.

"No. I'm waiting for it to go higher."

"I've just ordered mine sold."

"That so? Why, the boom is right on."

"I know it is; but a bird in the hand is worth two in the bush. It's gone up twenty-one points since we bought, and that is as much as I care to take chances on. As it has reached par I look for the syndicate to begin selling in the morning. The combine's traders will hold the price, if they can, until they have unloaded, so I don't think there is any danger of an immediate slump; but it's well to be on the safe side. I don't believe in holding out for the last dollar. That is where so many lambs get roasted."

"I guess I'll sell out, too," said Sam.

"Then you'd better get up to the bank before it closes. You've got about eight minutes, and can just make it."

Sam finished his lunch in a hurry and left the restaurant.

Next day the excitement continued around A. & F., and it went to 106, which proved to be the highest point it reached.

The two boys were satisfied with what they made at 100 5-8, Hal clearing \$10,600, making him worth \$16,000, and Sam capturing a little over \$1,000.

About the middle of the following week Mr. Hood sent Hal with a note to the office of Finklestein & Schwartz, in one of the Exchange Place skyscrapers.

The note was addressed to Finklestein, and Hal asked for him.

"He's engaged," said the office boy. "You'll have to wait."

"All right," answered Hal, taking a seat near the door of the private room, ready to pop in when the visitor came out.

He picked up an afternoon paper and began to look over the news.

There was nobody in the waiting-room but the office boy and himself.

In about two minutes the door of the private room opened and Finklestein came out with his visitor.

"I'll get right over to the Exchange," said the broker.

"Buy every share, remember, that you can get hold of, even at an advance of two points if necessary," said the visitor. "We want to get as much of the stock as we can before it begins to boom, as it is bound to do the moment certain news gets out. Good-day."

As Mr. Finklestein went back into his room Hal followed him in and handed him the note he brought.

The broker read it and said, "Tell Mr. Hood all right."

Hal immediately turned around and left.

"I wonder what is the name of the stock that Mr. Finklestein was told to buy every share of at even an advance of two points on the market? It is evidently a good thing to have, and I must find out what road it is, for, according to Mr. Finklestein's visitor it's going to boom as soon as certain news gets out. Evidently the gentleman has got hold of some valuable inside information, and is turning it to account. No reason why I shouldn't do the same if I

can. When a fellow is out for big money he mustn't let any chance get by him."

He hurried back to the office to give Finklestein's answer to his employer.

Mr. Hood, however, had gone to the Exchange, and the cashier told Hal to run over there and tell him.

"Here's a note you can take down to the Mills Building afterward," he said.

So Hal wasn't in the office much over a minute.

When he reached the Exchange he told an attendant that he wanted to see Mr. Hood, and the man went off to find him.

While Hal was standing by the rail he saw Broker Finklestein come on the floor and go direct to the D. & L. pole, where he began calling for offers of that stock.

"Looks as if he's after D. & L.," muttered the boy, watching the trader closely. "He seems to be taking in all that is offered. There go the quotations of D. & L. on the blackboard. He is buying it in big lots. Yes, that must be the stock. I'll make sure of it and then I'll get in on it myself."

Hal found out all he wanted to know before he left the Exchange.

After leaving the office that afternoon he went to the safe deposit vault near by where he had lately hired a box to keep his funds safe and on tap, and took out \$10,000.

Then he went up to the little bank and ordered 1,000 shares of D. & L. purchased for his account at 82, the market price.

As that was a pretty big order for a messenger boy to give under his own name, the margin clerk jocosely inquired if he had robbed a bank.

"If I have I'm not giving the fact away," answered Hal in a chipper way.

"You seem to have a lot of money at your disposal," said the clerk. "I wish I could put my hand on \$10,000 that belonged to me."

"What would you do with it?"

"Not what you're doing with this bunch. I'd put half of it into a house and the rest out at good interest on real estate security."

"I see you've got a level head. However, I expect to get \$20,000 back from this bank for the \$10,000 I've handed you, and that maybe in a week. That is more profitable than buying houses and investing in bond and mortgage."

"You'll be mighty lucky if you realize your anticipations. Most people who follow your line of action don't."

"Everybody can't be fortunate in this world."

"The chances are certainly against them when they go into the market."

"You ought to know, for you've helped a lot of people to lose their money."

"That isn't my fault. Everybody who comes to this window does so of his own free will. You did, didn't you?"

"I did."

"Well, am I in any way responsible for what happens to this bunch of bills you've tossed in to me?"

"No. If the money goes to pot it's my funeral. I have an idea that it isn't going to be lost this trip. In fact, I can't afford to lose it, for I'm out for big money, and I need the dough to make it."

"Out for big money, are you?" laughed the clerk. "You'll never make it out of the market."

"I'm not likely to make it any other way at present."

"I s'pose you're working this deal on some tip you got hold of?"

"I've no objection to you supposing whatever you choose, but it doesn't follow that your supposition is correct."

"You wouldn't go in so heavy unless you had some good reason for it."

"Of course not; do you think I'm a chump?"

"You've been learning some of your boss' secrets, and now you're taking advantage of the fact."

"No, sir, that's where you're wrong. I never learn any of my employer's secrets. It isn't my business to. If I learn any secrets it's somebody else's."

Another customer coming up to be waited on at that moment brought the conversation to a close, and Hal left the bank and went home.

CHAPTER VIII.

VISITING THE STREET MUSICIANS.

On the following evening Hal made up his mind to go downtown and call on Crystal Dane and her brother.

He persuaded Sam to accompany him, and the two walked over to Third Avenue and took a train for Grand Street.

Reaching that thoroughfare, which was bright with lights and filled with people promenading or shopping, they walked east, and finally, after passing through several cross streets, reached the number the girl had given.

The block seemed to be a regular kindergarten for kids.

They were there in bunches and squads, of all ages and nationalities.

The windows and doorways were thronged with the older people, and every store had its crowd in front, seated or standing, and jabbering and laughing to beat the band.

A person has only to go to the lower East Side to understand what a lot of people there are in New York, and under what conditions these people exist.

When Hal found the number he was looking for, the entrance to the dingy entry was jammed with kids.

"Do a boy and a girl named Dane live in this house?" Hal asked a big girl.

"You mean the two who go out making music on the street?" she replied, with a curious look at the boys.

"Yes."

"They live in the rear house at the top," said the girl.

"Thank you," said Hal.

He and Sam then pushed their way in, and the big girl told them to go straight through the entry, cross a small yard and enter the rear tenement.

"Gee! This is a fierce place to live in," said Sam, as they followed directions and landed in the yard, the air of which was redolent with a combination of odors far from pleasant to the noses of the young messengers.

Above their heads was stretched a maze of clotheslines, on most of which hung some article of apparel which would probably stay there till wanted as long as the weather remained fair.

The yard was paved, but it was littered with dirt and rubbish.

Half a dozen scantily clothed children were playing with old tomato cans, or tumbling over one another in the semi-darkness.

The two Wall Street lads attracted lots of attention on account of their neat appearance, and curiosity was on the qui vive as to what they wanted in that neighborhood.

"That's a big climb to get to the top floor of that building," said Sam.

Hal admitted that it was.

He led the way up the dirty, narrow flight, and it seemed to him hard that such a nice girl, as he felt assured Crystal Dane was, should be obliged to live in such a miserable tenement.

"This is a beastly hole," growled Sam, as they started up the second flight.

"Yes, it's pretty fierce. You see now how many thousands of people live in this big city."

"They don't live, they only exist."

"It takes money to live these days. If you haven't got much of it you've got to get down to this."

"I think I'd rather jump into the bay than vegetate in misery."

Hal did not reply, and they continued the rest of the way in silence.

At length they reached the top floor, where a woman gossiping in the hallway directed them to the rear.

A light shone over the transom of the door at which Hal knocked.

In a few moments the door was opened and Crystal herself stood in the opening.

"Good-evening, Miss Dane," said Hal politely. "I thought I'd call around and see you and your brother. I suppose you remember me."

"Yes, yes; you are Mr. Headley," she replied with a smile. "Come in. I am sorry we have such poor accommodation for visitors; but then this is the first time we have had any other than one or two of the tenants on this floor."

"This is my friend, Sam Chester. Sam, this is Miss Dane," said Hal, introducing his companion. "How do you do, Walter?" he added to the lame boy.

The lame boy smiled and offered his hand.

Hal and Sam took possession of a faded green lounge on which the girl's brother slept at night, for there was only one other small room, and that Crystal occupied herself.

The room in which the boys sat did duty as a general living apartment.

In one corner near the window was a box, covered with a piece of chintz, on which stood an oil cooking stove.

Near by were three shelves, occupied by the dishes and sundry articles of food, covered by a chintz curtain.

A few pictures adorned the smoky-looking walls, which had not been papered for many a day.

In addition to the lounge there were two chairs, a table and a bureau.

The floor was covered with a faded red carpet.

One thing was noticeable—the place was as neat and clean as hands could make it.

"Well, how have you two been getting on since I saw you that day?" asked Hal.

"We have done pretty well," Crystal replied with a shy smile.

"Yes, we have done better since the day you took my sister's part against that tough than we ever did before," spoke up Walter. "Meeting with you has given us good luck."

"I'm glad to hear it. Maybe I'm a kind of mascot. At any rate, I've been pretty lucky myself lately," replied Hal.

"It is kind of you to remember us and visit us," said the girl, with a wistful look in her eyes.

"Well, you see, when you told me that you were alone in the world and had no friends, I thought it was the right thing to do. Do you mind telling me something about yourselves? How long have you been living this way?"

"About six months, ever since father died," and the tears came into her eyes. "He was an invalid for a long time and could not work, so all the money he had saved was used up in caring for him. We had to sell nearly everything we had to pay the expenses of his funeral and settle the few debts we owed. We could no longer remain in the place where we had lived together for several years. Our money was all gone. We had barely enough left to pay a month's rent for these two poor rooms. Something had to be done or we must have starved, so brother suggested that, as we were pretty good performers on the violin and mandolin, we turn our talent to earning a living in the streets. I hated to do it, but there seemed to be no other course open for us, and so we started out. It was very hard at first, as we were unused to making an exhibition of ourselves, and we got very little encouragement. There were many days when the weather would not permit us to get around. The prospect looked so dark that it really seemed as if we never could keep our heads above water. Many a day we had nothing to eat but bread and a little tea, and went to bed tired and heartsick. It was a bitter experience we went through that first month, trying to live and save the eight dollars to pay for these rooms. When summer came we got on a little better, and by strict economy managed to have our rent on the first of each month when the agent called for it. During the last two weeks we have been quite fortunate, and we are a little bit ahead for the first time."

"I told sister that the dollar you gave us turned our luck, and I made her promise to hold on to it as long as possible," said Walter Dane. "I call it our rabbit's foot, for things have brightened up with us since we got it."

"Well, I'd like my friend to hear you play and sing, so, if you don't mind giving a private entertainment for our special benefit, I think it will add a little to your day's income."

"Oh, we will be glad to play and sing for you without any pay," said Crystal.

"We won't pay you, then, but you won't object to receiving a small present from us as an evidence of our appreciation of your performance," replied Hal.

"You have been so kind to call that I don't think it right to accept anything for doing the best we can to entertain you," she said.

Crystal and Walter then got their instruments, and, standing up, as they were accustomed to do in the streets, began to play one of their instrumental selections.

There was nothing ragtime about it, but the real article, from a well-known opera, and they executed it in a truly artistic way.

"That was fine!" said Hal enthusiastically, after they had finished.

"Bet your boots it was," chipped in Sam. "Give us some more like it."

Crystal and her brother, pleased with the commendation of their visitors, started up another air.

It was an Italian composition, consisting of a long prelude that branched into a song that was very popular in sunny Italy.

They had picked it up from a Naples emigrant about the time they first met Hal, and it had given their luck a big boost, for when they sang it in the lower Italian quarter it brought a harvest of pennies into their exchequer.

They intended to perform it throughout the district known as "Little Italy."

When they finished it Hal declared it was one of the finest songs he had ever heard, while Sam agreed that it was "out of sight."

"Now give us the song you sang the afternoon that the tough attacked you on the corner of Water Street," said Hal.

This was the air that Hal particularly wished to hear.

It had been ringing in his ears since the time he heard it.

It was a simple affair, but the way Crystal sang it carried it straight to the heart.

The girl looked at him in a strange way when he made his request, but without a word started the song.

At first her voice was as clear as the notes of a bell, but when she reached the second verse the quiver in her tones became noticeable, and the plaintive ring Hal had noticed on the street, and that had so attracted him, was apparent.

The tears came into her eyes and her gaze was turned upward, while her manner seemed to indicate that her thoughts were not in the room, and that she was unconscious of the small audience she held spellbound.

The third and last verse ended in a complete hush.

Walter's head was bowed over his violin, and the girl remained for a moment or two in the attitude she had gradually assumed.

The light of the lamp rested on Crystal's features, and to Hal's eyes her face, so perfect and spiritual in every line, resembled the countenance of the Madonna in a famous old painting he had once seen.

He fairly held his breath as he gazed at her, while Sam, differently impressed, said never a word.

Then the girl let the mandolin drop the length of the ribbon that held it around her shoulders and buried her face in her hands with a sob of grief.

Hal sprang on his feet and impulsively placed one arm around her.

"I am sorry I asked you to sing that song," he said, with a sympathetic ring in his tones. "I see it brings up memories that—that—"

She raised her face, bathed in tears, and looked at him.

He remembered that look for many a long day, and Crystal read something in his eyes that she ever after treasured.

"Do not mind me," she said. "Father had me sing that song just before he died—it was his favorite one—and I—I can't forget it."

"How came you to sing it on the street that afternoon?"

"I don't know. Something impelled me to. I sang it hardly knowing that I did so."

"I shall not soon forget it, Miss Crystal. In fact, it has rung in my ears since that afternoon, that is why I asked you to sing it for me to-night. Although the song pleased me greatly I regret that it has given you pain."

"I—I am glad you liked it."

"I liked it better than you think. And now we must go. I thank you on behalf of my friend for the fine entertainment you and your brother gave us, and I hope you will permit me to see you again."

"I shall be glad to see you any time," she replied.

"Thank you. And you will let me be your friend?"

"Yes, if you wish to."

"Then good-night, and take this little present from both of us."

As he spoke Hal pressed a five-dollar bill into her fingers.

"No, no," she said, after glancing at it, "you must not give us so much as that. We would rather not take anything from you."

"Nonsense! It will be very useful to you both, and we can easily afford it. Come, Sam, let us go."

They passed out in the deserted hallway.

"Good-night once more, Miss Crystal. Remember, I am your friend and Walter's."

He raised his hat and then followed Sam downstairs.

CHAPTER IX.

HAL MAKES ANOTHER LUCKY WIN.

Several days passed, and there were lively times at the Exchange.

D. & L. went up four points, but nobody seemed to pay particular attention to the fact, as all the important stocks were advancing under a bull market.

The lambs who had made money out of the rise in A. & F. and other stocks were down in the Street again betting on one thing or another that looked good to them, and the traders welcomed them with open arms.

Hal had a rush message to deliver in the Mills Building, and, getting out of the elevator on the proper floor, he ran down the corridor.

Two gentlemen suddenly came out of one of the offices, and Hal, unable to stop, butted into one of them, a tall and well-built man, named Oscar Gaines.

"I beg your pardon, sir," said the young messenger.

The trader, instead of accepting his apology good-naturedly, as most men would have done, seized Hal roughly by the arm and gave him a wicked slap in the face, saying:

"I hope that will teach you to look where you're going, you young monkey!"

"You're a gentleman—I don't think!" replied Hal indignantly, as he rubbed his smarting face.

"What's that? Call me no gentleman? Take that!"

He raised his foot quickly and gave Hal a rousing kick that threw him down.

That was an indignity Hal had never suffered before, and which he did not intend to put up with from anybody.

Getting on his feet, his face red with anger, he rushed at the trader and hit him one of his sledge-hammer blows on the jaw.

Big as the broker was, he reeled back from the assault, and would have fallen had his friend not caught him.

Hal, satisfied with the retaliation he had taken, hurried

around into the next corridor and entered the office he was going to.

Broker Gaines swore roundly on recovering and dashed after the boy.

Hal had vanished, and the trader did not know which door he had entered.

"I'll thrash him within an inch of his life!" the enraged broker hissed.

His companion endeavored to pacify him, but he wouldn't be placated, and swore he'd remain there till the boy came out, and then get satisfaction.

As he stood with his back close to one of the doors, an A. D. T. boy rushed out of the door and nearly upset him.

Gaines was furious at this fresh assault, and he reached for the messenger in order to chastise him.

The boy saw by the broker's face that a swift retreat was the correct caper, and he darted for the elevator.

The broker lost no time in chasing him.

At that moment Hal came out of the office and started for the elevator.

The A. D. T. boy, being closely pressed, sprang down the stairs and Gaines followed him.

The coast was therefore left clear for Hal to catch a descending cage without getting into the trouble that had threatened him.

As he reached the street the A. D. T. boy brushed by him like a cyclone, and a moment afterward the broker dashed out of the building in pursuit.

The boy soon lost himself in the crowd passing up and down the sidewalk, and Broker Gaines had to pull up, though he was boiling with rage.

Then it was that Hal recognized him, and wondered why he was chasing the messenger.

He took care not to let the trader see him, for he felt it would lead to a scrap on the street that might have unpleasant results for him.

When he reached the office he looked at the tape and saw that D. & L. had gone up another point, and was now ruling at 87.

"That puts me \$5,000 ahead on the deal," he said, with a feeling of great satisfaction, "and the boom the gentleman spoke about hasn't started yet."

Ten minutes afterward the cashier called him to his desk and handed him a note to take to Mr. Hood at the Exchange.

When he reached the messengers' entrance the chairman of the Exchange was reading some announcement.

Immediately he had finished, a rush was made for the D. & L. pole, and great excitement took place around it.

Hal didn't know what the announcement was, but he felt sure it was the news that was coming out about D. & L., and which would boom that stock.

Before he left the Exchange the price of the stock went up five points, and seemed likely to go up as much more.

At any rate, in those few minutes Hal realized that he had become \$5,000 richer, and his blood tingled with excitement.

"What a lucky chap I am!" he thought. "This is just like finding money. It is a regular cinch. I wonder how much higher it will go?"

At two o'clock D. & L. was roosting at 97, and Hal concluded to sell out at that figure.

Fifteen minutes later the chance to do so came his way when the cashier sent him to a stationery store on Nassau Street.

After transacting his errand he popped into the little bank on his way back.

"You can sell me out," he said to the margin clerk.

"All right, my young friend. I'll do anything you say. Are you going to double your money, as I think you said you expected to do?"

"I am in line to do much better than that. D. & L. is now going at 97 and a fraction, and your books will show that you bought it for me at 82. That's doing pretty well, don't you think?"

"I should say so. You are a lucky boy. I wish I could make \$1,000 as easily as you have practically made your \$15,000."

He made out the order for Hal to sign, and then the boy hurried back to his office.

As the sale of his shares was certain to be made before the Exchange closed, he figured his profit as good as if it was already in his pocket.

"That makes me worth just \$31,000. I'm getting on famously. If my luck continues I'll get hold of the big money I'm after."

Two days afterward he got his money from the bank, but this time he said nothing either to his parents or Sam about the increase in his capital.

Next day as he was going down Broad Street somebody caught him by the arm.

He stopped, turned around and found himself face to face with George Davenport, the operator whose life he had saved.

"Well, Hal, I'm glad to see you. How are you getting on?"

"First rate, sir. If the world used everybody as well as it's using me just now there would hardly be a kick coming."

"I'm glad to hear that. I presume that \$5,000 I gave you is drawing interest for you in a couple of savings banks."

"No, sir, it isn't drawing any interest at present."

"No? What have you done with it?"

"I suppose you'll think I acted foolishly by using it to buy 500 shares of A. & F. stock just before it boomed."

"What! You put it into stocks?"

"I did. That's what you're doing with your money, isn't it?"

"You certainly did a foolish thing. Did you lose any of it?"

"No, sir; I bought A. & F. at 79 and sold it at a fraction above 100. I made \$10,600 with your check."

"The dickens you did!" exclaimed the operator in surprise.

"Yes, sir, and the other day I bought 1,000 shares of D. & L. and made \$15,000 more off the rise. So you see your check has put \$25,000 in my pocket. Kind of a lucky check, don't you think?"

"Upon my word, your luck is most amazing," replied the operator.

"It is rather above the common."

"Do you intend to keep on risking your money in the market?"

"If somebody will be kind enough to put a good tip in

my way it is more than likely I would take advantage of it to try and increase my capital."

Mr. Davenport shook his head disapprovingly.

"You have made a lot of money for a boy of your years. Be satisfied and do not risk your capital again in such a risky game of chance as the stock market. By putting your money out at interest on a good mortgage you can make \$1,500 a year income without incurring any risk at all. It's the best thing you can do."

"All right, sir, I'll consider your suggestion," replied Hal, who saw that the operator did not regard any further speculation on his part with favor.

"That's right, Headley. It is the very worst thing in the world for a boy like you to imagine he can beat the market right along. I can't do it myself, and I have long years of experience and a large capital at my back."

"Fools sometimes win when wise men go to the wall."

"Rarely. The fact that such things do happen occasionally should not encourage you or any one else to think that the pendulum will swing your way. Notwithstanding that I make a business of following the market, I never advise any one else to do so. There are too many blanks in the game for the average speculator to make any very great success at it. Wall Street is strewn with financial wrecks, and some of them are men who once had more money than myself."

Mr. Davenport then said good-by and Hal went on his way.

CHAPTER X.

A NEW LIFE FOR THE STREET MUSICIANS.

Hal pondered over Mr. Davenport's advice and felt that it was good.

He was tempted to give up his plans of making big money and adopt the operator's suggestion.

He realized that if he went into another deal it might not have such a satisfactory ending as the other two.

He knew that it was much easier to lose one's money in Wall Street than to make it.

Hundreds of brokers and thousands of lambs could testify to that fact.

Still, when the speculative fever is in your blood it is a difficult matter to keep your hands off if you've got the funds with which to gratify your passion.

That was the way it was with Hal.

He was out for big money, and he hated to call the game off.

However, he determined to be very careful and not go into any deal recklessly.

When he wasn't thinking about his chances of adding to his capital he was thinking about the sweet little street musician and singer, Crystal Dane.

He didn't like the idea of her living in Poverty Row, nor did he relish the reflection of her going around the East Side with her lame brother trying to make a precarious living with her voice.

"Winter is coming on, and their chances of making money will be greatly reduced, while their chances of catching cold and being laid up, maybe at a hospital, will be good," he thought. "I've got money, and I'd like to do something for them. I'm afraid they'd refuse any offer that

savored of charity, and I'd rather be kicked than hurt Crystal's feelings. I wonder how I can get around the matter?"

Finally he hit upon an idea, and one night he called alone on the young street musicians.

They were in and welcomed him gladly.

Crystal herself seemed particularly happy to see Hal, whom she had never ceased to think of since the afternoon he saved her from the Water Street tough.

She thought him the manliest and best boy that ever lived, and she sighed when she thought of the difference in their stations.

"I suppose you have been out every day with your instruments trying to catch the pennies?" said Hal with a smile.

"Yes, and we have been doing very well," said Walter. "Crystal and I now have plenty to eat, and the rent money is ready twice over for the agent when he calls; but that is because of the seven dollars you gave us. We talk about you every day, and wish you good luck for your kindness to us."

"I have been lucky. I've made \$15,000 since I saw you last."

"Why, that's a fortune!" exclaimed Walter. "How did you make so much in so short a time?"

"In Wall Street. I've been speculating."

"Speculating in what?" asked the lame boy, whose knowledge of Wall Street was very limited.

"In stocks. I suppose you'd both like to know how I did it. Listen, and I will tell you. Perhaps you will be astonished to know that I've made \$30,000 since Labor Day."

The magnitude of the sum to them did astonish them.

"On Labor Day I was only worth \$400. Then something happened that put me in the way of making the \$30,000. I'll tell you the whole story, for I think it will interest you."

Thereupon Hal told them all that happened to Sam and himself on their trip to Raccoon Beach, and how they had saved the life of a rich Wall Street speculator after his yacht was wrecked on the rocks.

"He presented me with \$5,000, and that money enabled me to make the balance of the money I now have."

"What a brave boy you are!" cried Crystal, with glistering eyes. "And how fortunate! But you deserve it all, and I am very glad to know you are so well off."

Hal then led them to talk about their prospects for the coming winter.

They admitted that they didn't know how they would pull through.

"Will you let me suggest a way?" said Hal.

They were glad to have him suggest anything.

"I have a plan in view that will do away altogether with your street business. You see, I've taken a great interest in you both, and I don't like to know that you have to depend on the fickle public for a living. My plan is this: I will pay the rent of suitable rooms for you uptown in a respectable location, for I want to get you away from this neighborhood where you might catch some terrible sickness owing to the unsanitary conditions of the building. You know yourselves that it is unhealthy here, and only really strong people can keep out of the hospital in the long run."

Crystal and her brother admitted that they lived in con-

tinual dread of catching some disease that would prevent them from earning their living.

"Very well, then you ought to be willing to accept my offer," said Hal.

"It is very kind of you to make it, Mr. Headley, but——"

"But what, Miss Crystal?"

"Brother and I could not let you go to the expense of supporting us all winter. We should feel——"

"Now, you haven't heard the whole of my proposition. I've only told you the first part of it. The rest of it is this: As soon as you have moved uptown I know where I can get your brother a job to act as general assistant in a small stationery store and newsstand. His wages will be six dollars a week."

"That would be fine. I should like that very much indeed," said Walter eagerly.

"As for yourself, Miss Crystal, I will pay for a course of stenography and typewriting for you, and as soon as you are competent to take a position I will find one for you in Wall Street, where you can make good wages. Then you will both be able to support yourselves in good shape. Now you understand the whole of my plan, and I hope you won't turn it down because of any objection to me putting up the money to get you started. If you have any scruples about that, why, as soon as both of you are earning wages you can save up the amount I propose to advance and repay me, then the only obligation you'll be under to me is the loan."

"How kind of you to take such an interest in us, Mr. Headley!" said Crystal. "You are indeed a real friend. Your offer is a very generous one, and since you will allow us to repay you when we can, why, if my brother is willing——"

"Oh, I'm willing," spoke up the lame boy. "I think it will be tip-top to have a regular job where I can earn wages. And you'll be earning wages, too, after a while. Then we'll be able to live like we used to when father was alive."

"Then you accept?" said Hal, in a tone of satisfaction.

"We do, and are very grateful to you for the offer," said Crystal, looking at the young messenger in a way that made his heart beat faster.

"That's settled, then," he said; "and the sooner it is put in operation the better. I will call here on Saturday about half-past one and will take you uptown to find suitable rooms on the West Side near the stationery store where I have secured an opening for your brother. He can go to work as soon as you are settled in your new place. You'll need new furniture and other things, but I'll let you have the money to buy them with, so you won't have to lay out any of your present funds except for your current expenses."

They talked the matter over until Hal decided that it was time for him to go, and then, with Crystal's promise that she would be ready to go with him on Saturday, he took his leave.

On Friday afternoon Crystal and her brother made their last appearance in their role of street musicians, and their final day was a prosperous one.

Next morning, with the view of looking as well as she could in Hal's company, Crystal visited several Grand Street stores and made a few purchases of inexpensive feminine finery, and then she took unusual care with her toilet.

She had a secret wish to look her best that day, and she succeeded in surprising Hal when he turned up about the hour he had stated.

"You are certainly a very pretty girl, Miss Crystal," he said, with such evident sincerity that the girl smiled and blushed.

"Sister has been primping up ever since we had our dinner, because she didn't want you to feel ashamed of her," smiled the lame boy roguishly.

"Now, Walter!" protested the girl, blushing more vividly than before.

"I don't mind what he says," put in Hal. "Under no circumstances could I feel ashamed of you, Miss Crystal. Well, if you are ready we will go."

He had already looked up several places which he thought would be suitable for the brother and sister, and he took the girl to three of them.

She decided on one, and Hal rented it in her name, paying the first month's rent and handing her the receipt.

On Monday afternoon they moved into it, and bought all the additional furniture and other things they actually needed.

Both were highly delighted with the change.

Walter declared, as they sat down to supper that night, that Hal Headley was the best fellow in the world, and Crystal agreed with him with all her heart.

Hal lived only a few blocks away, and he made his appearance that night.

"Come along, Walter, I'm going to take you to the store where your job is waiting for you and introduce you to the woman who owns the place."

Walter got his hat and went along with great alacrity.

Next morning he commenced his new duties, and Hal soon learned that he was giving perfect satisfaction.

The school where Hal proposed to send Crystal was a business college on 125th Street.

This was open evenings as well as daytime.

Hal had already made his arrangements for her, so he took her down on Wednesday evening and introduced her to the head instructor.

She was told to come next morning and begin her course, and she did so.

It was easy now for Hal to see Crystal, so he visited her two or three times a week, and their friendship grew with every visit.

Sometimes he brought Sam with him, and then they had a musical evening, and enjoyed themselves immensely, one or the other sending out for a supply of ice cream and candy.

Thus time passed, winter came on, and Crystal was rapidly becoming proficient in the vocation Hal had selected for her to follow until—but that was his secret.

CHAPTER XI.

HAL HIRES AN OFFICE.

It was about this time that Hal learned that a syndicate had been formed to corner M. & T. shares.

After satisfying himself that he had got on to another good thing he bought 2,000 shares at the market figure of 65.

He made the deal through the little bank, as usual.

Hal took his memorandum and left the bank.

Next day he put Sam on to the pointer and his chum went around to the little bank and bought 100 shares for himself.

A week after Hal got in on it the stock advanced a couple of points.

On the following day it went up two points more.

That attracted attention to it, and some traders began to look for it.

They found it hard to get, and that made them all the more eager to buy it.

The result was it advanced three points more.

The newspapers chronicled the rise, and the public then began taking a hand.

In a day or two M. & T. was ruling at 80, or fifteen points higher than Hal paid for his 2,000 shares, which indicated a profit of \$30,000 in sight for him.

Sam was also feeling good, for he saw at least \$1,500 profit in the perspective for himself.

Two days afterward the boys sold out and cleaned up a profit of \$20 a share each, which raised Hal's capital to \$70,000.

Hal told Crystal about his latest piece of good luck in the market, and she congratulated him most sincerely.

Mr. Hood had not been coming to the office regularly for some time, because of a physical ailment.

As he got worse instead of better his physician advised him to go to a certain German watering place, where the disease he was suffering with could be treated with better effect than in this country.

He decided to do so, and made his arrangements to that effect.

The new manager and Hal didn't agree very well.

It is possible that the possession of \$70,000 made the boy more independent than he otherwise would have been.

At any rate, he concluded that he didn't care to work for the new boss and handed in his resignation, which the manager accepted promptly, as he had a nephew he wanted to provide with a job.

Hal said nothing to Sam till he met him on Monday morning following the Saturday that he severed business relations with Mr. Hood's office.

"Hello, Sam! On the rush as usual, eh?" he said.

"Well, isn't that the fate of us messengers?" replied Sam.

"You needn't include me in that."

"Why not? You're as much a messenger as I am."

"Not at present, Sam."

"What do you mean by that?" asked Sam, looking at him in surprise.

"I have shook the messenger business."

"Do you mean to say you've left Hood?"

"I've left his office."

"The deuce you have! Why?"

"The new manager and I didn't pull in the same direction."

"He didn't fire you, did he?"

"Hardly. I tendered my resignation and he accepted it."

"So you're out?"

"That's about the size of it."

"What are your plans?"

"I think I'll open an office."

"Whose?" chuckled Sam.

"My own, of course."

"What kind of business are you thinking of going into?"

"I think the brokerage business will suit me pretty well."

"You couldn't select a better, for you're bound to go broke if you go into it," grinned Sam.

"Think so, eh? Well, I don't agree with you."

"It takes capital and experience to succeed."

"I've got capital enough, and I'll pick up the experience."

"By the time you get the experience you won't have any capital left."

"You'd better run along, Sam. I don't consider you competent to hand out advice on the subject. I'll see you later."

Thus speaking, Hal walked away.

That afternoon he learned that a firm of patent attorneys on the same floor with Broker Hood wanted to sublet a small room connected with their suite which they had no use for.

He called upon the head of the firm and inquired what rent was wanted for the room.

The gentleman stated the figure and Hal asked to see the room.

"I'll rent it," he said, after looking it over.

"What kind of business do you want it for?" he was asked.

"Oh, I want it for an office. My business is buying and selling stocks."

"Can you give me a satisfactory reference?"

"Mr. George Davenport, of the Anchor Building."

"Well, I'll see Mr. Davenport. Come in to-morrow."

Hal was promptly on hand next day, and he got the office.

By the end of the week he had it furnished to suit his needs, and a painter lettered the glass part of the door with his name and the words "Stocks and Bonds."

"That will make Sam stare, I guess, and some other people on this floor open their eyes," he chuckled, as he locked up Saturday noon and stood looking at the lettering on the door.

That evening he called on Crystal, whom he now called by her first name without the prefix "Miss."

"I've got a job for you, Crystal," he said.

"Have you?" she said with a smile.

"Yes. I've opened an office for myself on Wall Street, and as I'll be out most of the time I want somebody to look after it. You can arrange to finish your course at the school evenings. I'll give you eight dollars a week to start with, and your office hours will be from nine-thirty to three-thirty. How does that suit you?"

Crystal declared that it would give her a great deal of pleasure to work for Hal, and so it was arranged that she was to begin on Monday.

Sam was surprised when he learned that his chum had actually opened an office.

"Do you really expect to make it pay?" he said.

"Surest thing you know. I'm out for big money, you know, and as luck seems to be with me I think an office is the right thing to help the good work along," replied Hal.

"You know your own business best. I'll drop in and see you Monday afternoon."

"Do so. I'll be glad to see you," answered Hal.

CHAPTER XII.

THE IRATE BROKER.

When Hal walked into his office on Monday morning he felt that he was a person of some consequence in Wall Street at last.

He had an office and \$70,000 cash in his safe deposit box.

There were many traders in the Street not so well fixed.

At any rate, the ex-messenger considered that his future looked pretty bright.

He read the morning paper, the Wall Street "Argus," and studied the market report.

As soon as Crystal showed up he intended to go over to the Exchange gallery and see how things were going in the board room.

Crystal had to go to the business school that morning to change her hours of attendance, and so he didn't look for her to appear much before eleven.

While he was waiting for her a messenger boy came in with a note for him from Mr. Davenport, asking him to call at his office.

"I wonder what Mr. Davenport wants with me?" thought Hal. "Maybe he's going to rake me for having the nerve to hire an office and call myself a broker. Well, I can't help it. I've a right to choose my own line of action. I've been a messenger long enough. Now I'll see how it feels to be my own boss."

There was a gentle knock at the door and Hal said "Come in."

Crystal Dane walked in.

"Ah, Crystal, I'm glad you've come. I've just received a note calling me over to the Anchor Building, and I was afraid I'd have to lock up before you made your appearance. Take off your things and hang them in the closet. Then take that chair yonder in front of the typewriter. You can fill in your time practicing. When you get tired there is a book in the drawer you can read. I don't expect any visitors, but if one should call you can tell him I may be back in half an hour."

Thus speaking, Hal put on his hat and started for the Anchor Building.

He was immediately shown into Mr. Davenport's private office.

"Take a seat, Headley," said the operator in a business-like tone. "I understand you have started out for yourself in the brokerage line?"

"Yes, sir; I have opened an office to try my luck."

"With your \$30,000 capital, I suppose?"

"I have more than that, sir."

"More than that, eh? How much more?"

"Forty thousand more."

"Where did you get it?"

"I got it by disregarding your advice. I bought 2,000 shares of M. & T., and when the rise came a short time afterward I made that amount of profit."

"Upon my word, you are a most unusual boy! I think you will serve my purpose first rate."

"In what way, sir?"

"I want to get hold of some mining shares. There is only one man in the Street who has the stock, which is Pocahontas, and he holds 50,000 shares. The rest of the stock

is out West, and for reasons cannot be got. It is quoted on the Goldfield Exchange at 50 cents. The 50,000 shares in question are therefore worth \$25,000. Now, I want you to go and buy that stock for me right away. I am giving you the commission in order to give you a boost. When you deliver the stock here I will give you my check for the value of the stock and the regular commission added."

"Thank you, sir. Who is the gentleman who has the stock?"

"Oscar Gaines, a broker in the Mills Building."

"Suppose he should want a little more than 50 cents?"

"Give it to him even if he should ask 60, but don't appear eager to get it. Try to get it as near 50 as you can."

"All right, sir; I'll call on him right away."

"Do so. If he is out, make your offer to his cashier. If that doesn't fetch it find out where Gaines has gone and hunt him up. The quicker you do the job the better I'll be pleased."

As Mr. Davenport had nothing further to say, Hal started on his errand which promised to yield him a large commission.

When he reached the Mills Building he asked the elevator man what floor Broker Gaines' office was on.

"The fourth," was the reply.

It was the floor on which he had the scrap with the big broker, which ended in his punching the trader in the jaw and making his escape.

Hal had seen this broker on the street several times since, but had prudently kept out of his way.

He would have been greatly taken aback had he learned at that moment that Broker Gaines, whom he was calling on, was that identical individual.

He entered Gaines' office and asked for the trader.

"He's over to the Exchange," said the cashier.

"I am looking for some Pocahontas mining stock, and was told that Mr. Gaines has quite a block for sale," said Hal.

"He has—50,000 shares. How much do you want? It can only be sold in 10,000-share lots, as each of the certificates call for that number of shares. Our price is 52 cents."

"I'll take all you've got at 51," said Hal.

"How do you propose to pay for it?"

"Spot cash."

"Ah, that's business. Wait a moment."

The cashier went to the safe and took out an oblong envelope.

He pulled out five 10,000-share certificates of Pocahontas Mining and Milling Company stock and handed them to Hal to look at.

"They're all right," replied Hal. "Here's your money. Count it and then give me a memorandum of the transaction in the usual way. I'll trouble you for the envelope also."

The business was soon transacted and Hal took his leave, quite tickled at having got through with the matter so easily.

"Let me see, my commission will be \$125 per 1,000 shares. That will amount to——"

He opened the door to pass out into the corridor and came face to face with Oscar Gaines.

The recognition was mutual.

"So I've got you at last, have I?" roared the broker, making a grab for him.

But he hadn't.

Hal ducked, side-stepped and darted for the elevator.

The broker started to follow, then reconsidered the matter and hurried into his office.

Just as Hal caught a down elevator Gaines came rushing out like a wild man.

"Stop that elevator!" he roared, waving his arms.

He was too late, but just then another elevator came down, and making a dash he caught it.

Hal reached the ground floor first and hurried up Broad Street.

Broker Gaines got down a few seconds later and rushed after him.

He wanted Hal for something more important than the recollection of the blow the lad had administered to him some time since.

He had learned that a rich vein of gold ore had been discovered in the Pocahontas mine and that the stock had already boomed on the Goldfield Exchange to \$1.50 a share, with every prospect of a further rise.

The news had brought him to his office in a hurry to warn his cashier not to sell the 50,000 shares he held.

When he discovered that his cashier had just sold the stock he was staggered, for the shares were at that moment worth three times as much as his cashier had received for them.

On learning that the boy he had just passed, and toward whom he entertained a lively grouch, was the purchaser, he was simply furious.

He determined to recover the stock, although had he been cooler he would have realized the futility of such a move, since the sale had been made in due form and would be sustained by the Exchange.

He overtook the boy trader at the corner of Exchange Place.

"Hand over that stock or I'll throttle you!" roared Broker Gaines, pushing Hal against the building with one hand on his throat, while he snatched away the certificates with the other.

At that moment Broker Hanford appeared around the corner.

CHAPTER XIII.

HAL GETS A GILT-EDGE TIP AND GOES IN ON THE OPTION BASIS.

Broker Hanford was a young trader and a particular friend of Hal's.

He had seen Hal rushing up Broad Street, and, turning to look after him, saw Broker Gaines' assault.

"Hold on there! What's the trouble?" he said, grasping Gaines by the arm.

"That's my business!" answered Gaines in a dogged way.

"Give me back that stock!" demanded Hal, as a crowd began to collect around the three. "What right have you to attack me and take my property away?"

"It's my property!" roared the broker.

"I tell you it's mine!"

"It's no such thing, you young villain!"

"I just bought it at Broker Gaines' office!"

"Well, you didn't buy it of me. My cashier made a mistake in selling it to you, so the deal is off."

"No, it isn't off. I hold a regular memorandum of sale that makes the stock absolutely mine, as I paid the cash for it. But I'd like to know who you are? You can't be Mr. Gaines?"

"Yes, I'm Mr. Gaines," hissed the broker, "and the deal sha'n't go through!"

"I'll bet it will go through. I'll have you up before the Board of Governors of the Stock Exchange if you keep that stock from me. I bought it for a customer, and you'll find he's a man who won't stand for any monkey business from you."

"Who is he?"

"You'll learn if this thing comes to an issue."

"Did you pay for that stock, Hal?" asked Hanford.

"I did, in cash."

"Then it's yours."

"I know it's mine."

"And this gentleman will realize the fact if he stops to think," continued Hanford.

"My cashier had no right to sell it!" snarled Gaines.

"That's a matter you'll have to settle with your cashier," said Hanford.

"The stock is worth three times what he paid for it," said Gaines.

"How can that be, when my customer told me not half an hour ago that it was selling on the Goldfield Exchange for 50 cents, and I gave your cashier 51 cents for it. He first said the price was 52, but agreed to take 51 for the whole block. I don't see how you can say it's worth three times that."

"What stock is it?" asked Hanford.

"Pocahontas mining."

"That jumped from 50 cents to \$1.50 inside of the last half hour."

Hal was surprised, and showed it.

"Well, I didn't know that. Besides, I'm not going to make anything more than my commission out of it, so it doesn't make any difference to me what it's worth."

Gaines, however, refused to give up the stock.

"All right," said Hal, "then I'll have you arrested for assault, and for taking property that does not belong to you away from me."

"You wouldn't dare!" gritted Gaines.

"Well, you walk away with those certificates and you'll see what will happen!" replied Hal defiantly.

"I'll have you arrested for striking me in front of my office a month ago!"

"You struck and kicked me first, and I'll bet if I get you in court I'll show you up in a way you won't like!"

"You young villain!" cried Gaines, shaking the envelope containing the stock in dispute at him.

Quick as a flash Hal reached out and snatched it out of his fingers.

Broker Gaines made a swoop at him, but Hal dived into the crowd and made his escape.

He hurried up to Mr. Davenport's office and handed him the stock, at the same time telling him all the facts connected with its purchase, including the row he had on the street with Gaines.

"You bought that just in the nick of time," said the oper-

ator in a tone of satisfaction. "Had you been a trifle later you would have lost the deal and with it your commission. You're a pretty smart boy, Headley, and I commend you for the stout front you put up against Gaines. It wouldn't have done him any good to have held on to the shares after taking them from you. I could easily have forced him to give them up. They became yours the moment Gaines' cashier accepted the cash for them. In fact, they would have become yours legally if you had merely exchanged memorandums of the sale, for that's the rule of the Stock Exchange. The fact that one of the parties to the trade was a member of the Exchange is enough to legalize the transaction. Now I'll write you a check for \$25,500, plus \$6,250, your commission. You have done a pretty good morning's work."

"I wish I could make that much every day," replied Hal; "I'd soon get the big money I'm out for."

"So you're out for big money, are you?" smiled the operator.

"Yes, sir; and I intend to get it."

"What's your limit? A million?"

"I figured on \$100,000, but as I'm getting close to that now, I've raised the ante to a quarter of a million."

"I wish you success in reaching your goal."

"Thank you, sir; I know you mean that," said Hal, getting up and wishing the operator good-day, adding: "If you have any other commission you would care to have me execute for you let me know."

"I will certainly keep you in mind. Good-day."

Hal returned to the office and showed Crystal the result of his morning efforts.

"My, what a lot of money to make in so short a time!" she cried.

"It is a good bit, but I may not make any more in a month," replied Hal.

He let the girl off at three that day, and half an hour later Sam walked in.

"So this is where you are holding out, eh?" he said, looking around the room. "You're a lucky boy to be able to afford the luxury of an office."

The boys talked a while, and then went out to lunch, after which they started for home.

Hal didn't make a cent during the next two weeks, nor did he see a chance to get in on what he considered a safe deal.

At the end of that time he received another note from Mr. Davenport asking him to call.

"Well, what have you been doing since I saw you last?" asked the operator when the boy was shown into his private office.

"Looking for a chance to make money."

"What have you made?"

"Nothing."

"Well, as long as you haven't lost any money you are doing well."

"Perhaps you can put me in the way of making something?"

"I sent for you for that purpose."

"Much obliged."

"I'm going to let you in on a tip—on the strict Q. T., mind. It's safe or I wouldn't suggest it to you. Listen:

The J. & D. road is not a gild-edged one, as possibly you know."

"I know it isn't. It's been in the dumps for several years, for one reason or another," said Hal.

"I could mention the reasons, but it is a matter that wouldn't interest you. Well, I'm in a position to know that the M. & N. road has leased the J. & D. for a term of ninety-nine years. The terms of the lease carry with it a guaranteed 6 per cent. to the stockholders. As soon as the news gets out, which it will in a day or two, J. & D. stock is bound to jump up anywhere from fifteen to twenty points. What you want to do is to try and get hold of some of the shares. I have secured all I care to handle. I am afraid you will find it mighty scarce, as quite a number of the knowing ones have been buying it in as fast as they could get it. However, there were a great many shares issued, and it is widely scattered. If you try hard enough you ought to be able to get some, but you haven't got more than forty-eight hours to act in."

Hal thanked the operator for the tip, and after some few words more left to hunt up J. & D.

It was ruling in the market at 42, its par value being \$50.

He made a tour of the Wall Street offices and located 1,000 shares with a trader named Myers.

He got a ten-day option on it on depositing 10 per cent. of its current value, or \$4,200, and agreeing to pay 44 for it at or before that time expired.

Half an hour later he found a broker named Merritt who had 1,500 shares, and he made a similar deal with him, putting up \$6,300.

A broker named Parrott had 2,000 shares, and Hal secured the call on it on the same terms as he had made with the other two.

That is all he could find up to three o'clock, and then he heard that Broker Gaines had 4,000 shares.

He wondered if Gaines would kick him out if he called, but finally decided to chance it.

The cashier remembered him and gave him a sour look when he asked for the trader.

At that moment Gaines came out of his room and saw him.

"What do you want here?" he snarled.

"Have you any J. & D. for sale?"

"I have. I am asking 42 1-2 for it."

"How many shares have you?"

"Four thousand."

"I'll give you 44 for a ten-day option on it, and a cash deposit of 10 per cent. of the current value."

After some talk the broker finally closed with his offer and Hal handed him \$16,800 deposit, which was to be forfeited, of course, if the boy failed to buy the shares within the specified time at 44.

By noon next day Hal secured 1,500 shares more, on the same arrangement, with two other brokers, making \$10,000 shares in all, with \$42,000 at stake.

CHAPTER XIV.

CONCLUSION.

Hal couldn't find any more J. & D., so he gave up further hunt and calling on Mr. Davenport told him what he had done.

The operator laughed.

"There'll be six mad brokers when you get ready to call your options," he said. "You're sure to touch them up to the tune of anywhere from \$10 to \$15 a share. But how are you going to pay for this stock you've got the call on? How much money have you left?"

"I have \$34,000."

"You're \$6,000 short of being able to take up your lowest option."

"Oh, I guess I can sell the options easily enough at a slight discount on the market price."

"Well, you could sell the largest option—the one Gaines gave you for 4,000 shares—and your profit on that one, with the money you have, ought to enable you to take up the others in turn. As fast as you call in the options, taking the lowest one first, you can sell the stock, and as your profit increases you will have the money to get the others."

"Yes, sir; I'll do that if things work out right," said Hal.

Hal then walked over to the Exchange and went up into the gallery, as was a regular custom with him, and stood watching the traders on the floor.

When the Exchange closed for the day he came out, and, not having had his lunch yet, went down to a Beaver Street restaurant.

On coming out he came face to face with three men whom he recognized at once as the three rascals who had figured in the Raccoon Beach affair, and who were wanted by the New Jersey police on Mr. Davenport's complaint.

They recognized him, too, and were rather taken aback.

Recovering their self-possession, they walked hurriedly toward William Street and turned up that street.

Hal followed them, hoping to find a policeman on the way.

They looked around several times, but the boy dodged behind a cart, or into a doorway, and believed they were not aware that he was shadowing them.

He followed them clean up to North William, and still failed to see a cop.

They went on into Park Row, crossed Duane Street and kept straight on toward Chatham Square, and somehow in the crowd Hal lost sight of them, and wasn't able to find them again.

"Too bad," said Hal, as he saw a policeman at last. "I thought I would be able to have them pinched. Well, I must tell Mr. Davenport to-morrow that they're in town."

It happened that the three men were aware that Hal was following them, and they easily guessed his object.

"I'd like to get my hands on that boy in some quiet place, and I'd fix him!" said the old man, whose name was Hugh Mallison. "He's the chap that queered our game that night, and we owe him a long score."

Forty years before, when the Raccoon Beach fishing colony was in existence, Mallison was the leading spirit of the place.

He was twenty-five then, and was known as the most unscrupulous of the little band of wreckers and smugglers, who pretended to be fishermen.

When the colony was broken up he drifted away to parts unknown, and it was only within the past year that he returned to his old haunts at Raccoon Beach, with Norris and

Tennant, and the trio hoped to pick up something by staying around the shore during the summer.

"You kin bet we owe him a whole lot," said Norris, with a vengeful look. "And we're likely to owe him more, for he's following us with the intention of trying to trap us in some way."

"He'll never trap us, but we may trap him," said Tennant.

"We can't afford to take any chances," said Mallison. "Here, step into this hallway, and we'll give him the slip."

In this way Hal lost them.

He stopped the policeman, however, described the three rascals to him, and told him the circumstances which called for their arrest.

Next morning Hal called on the operator and told him about his encounter with the three rascals on Beaver Street, and how he had followed them nearly to Chatham Square, losing them somewhere in the crowd.

Mr. Davenport immediately notified police headquarters, giving the description of the men as furnished by Hal.

Two detectives were sent out to look for them.

About one o'clock that day the news of the leasing of the J. & D. road by the M. & N. came out and was verified.

The former stock jumped at once from 42 to 50.

The brokers who had sold the options to Hal saw that they had been caught by the boy, and they were much disgusted.

This was particularly the case with Oscar Gaines.

He was so mad that he raised Cain in his office all the rest of the day.

The price was already six points above the figure he had agreed to sell the stock for.

Although he couldn't lose anything on the deal, the fact that Hal might be able to make from \$40,000 to \$50,000, while he might be obliged to hold the shares seven days longer at an interest loss, which would come out of his profit of \$2 a share, was not pleasant for him to contemplate.

Nevertheless, he couldn't do anything before the option limit was up.

While J. & D. was roosting at 50, Hal dropped in to see Mr. Davenport.

"How high do you think it will go, sir?" he inquired.

"It ought to go up five points more. In fact, I shall not be surprised to see it go to 60 to-day; but if it does, I won't stay there after things quiet down. At a 6 per cent. guaranteed interest I should say that 53 was about the right value of the shares without any regard whatever to the fluctuations of the market."

The operator advised Hal to sell at 'most any price above 55, which figure he seemed sure the stock would reach.

Hal went over to the Exchange to watch the floor from the gallery.

J. & D. was going at 51 when he got there, and in the course of an hour went up to 55.

The brokers on whom Hal held the options were not feeling any too good over the continued rise.

Each one privately swore to himself that he had had enough of the option business.

They were all satisfied that the boy had received a tip from some insider, for J. & D. ordinarily never would have

"Where are the other sailors?"

"Shut up in the hold along with the captain,"

"Why have you made an exception of me?"

"Because we want you to manage the vessel. I'm captain now, and you're sailing-master."

"I won't do it," stoutly said Billy.

"Yes, you will," grimly replied the Portuguese. "If you don't, you can go down and keep the captain company."

"So I will, then," hotly said Billy. But on second thought he repented of having made such a speech, as he certainly could do more to frustrate their plans while he was free than he could were he placed in confinement.

"What are you going to do with the vessel?" asked Billy after a short silence.

"First, we want to go to Guadelmir Island for water, then afterward—but never mind, that is enough for you to know now. Get your maps, and arrange our course for Guadelmir Island, and mind you, any treachery will cost you your life."

So, perforce, Billy got out his charts and compass, studied them, then went on deck and laid the Rambler's prow in the desired course.

Some days later the headlands of the island were in sight.

Rapidly the headlands of the island grew more distinct as they approached it, and Pedro ordered the anchor to be cast when they were at least a half a mile from shore.

The longboat was lowered, and Pedro ordered six men to man the oars. Instantly all the Obejians began struggling for the position, so anxious were they all to get ashore.

To save a dispute, Pedro, whom they obeyed about as much as they pleased, said they might all go, and then descended into the boat himself, followed by the blacks.

Billy hoped that in the excitement they would forget him, but no, Pedro soon discovered his absence and ordered him to get into the longboat.

They were soon ashore, and it became evident to Billy why they were all so anxious, for near the junction of the river with the sea stood an old shanty in which liquor was sold, this being the only habitation on this side of the island.

In a body they rushed to the hut and poured down glass after glass of the fiery, burning liquor.

Forced to accompany Pedro, Billy did so with as good grace as possible. Once inside the hut, the former, who was also a lover of the ardent, poured a glass or two of the stuff down his throat, which had the effect of his relaxing his watch on Billy, who was not slow to perceive this, and seeing it, he took matters in a very cool way, impressing the rapidly-growing-befogged Pedro with the idea that he could not escape if he could.

But Billy knew what he was about, and when some trivial dispute had attracted the attention to a common center and away from himself, he slipped quietly out of the door and started on a rapid run for the narrow strip of beach where the longboat lay.

When along half way there he heard a fearful yell behind him, and glancing back saw the whole crew issue from the hut and start in hot pursuit.

He reached the longboat, pushed her off and jumped in, just as the first of the blacks reached the beach.

He seized a pair of oars and commenced pulling away for dear life, but the boat was so heavy that he could scarcely move her; but once out into the river's current, that carried her outward toward the Rambler.

But the blacks, urged on by the wild yells of Pedro, rushed into the water, and with long, powerful strokes clove the water in swift pursuit.

"They are gaining," muttered Billy. "If they catch me they will kill me anyhow, so I'll sell my life as dearly as

possible. Oh, how I wish I had a knife or a brace of pistols." Just then a shimmer in the bottom of the boat struck his eye.

He knew what it was, and a glad cry escaped him.

"Ah, ha! my boys, come on. With that good sword I'll send some of you to eternity!"

Four of the blacks had caught up to and seized hold of the gunwales of the boat.

There was a rushing sound as the sword cleft the air, then a howl of mortal agony, and a black had disappeared beneath the surface to rise no more.

Another and another shared the same fate.

They closed in on him from all sides, some with uplifted hands holding gleaming knives, while those approaching carried them in their teeth.

A deadly blow is aimed at him from behind, another at his side, but he sees them not. Before him is one with knife upraised.

A sharp, stinging pain in his back told him that he had been wounded; he pauses not to look, but delivers a back-handed blow with terrible effect, it sweeping off two more of his foes.

The fight continued until but one foe was left, and he, evidently afraid of the terrible, gory instrument of death, kept at a respectful distance, swimming along some few feet away, as fast as the boat drifted.

At first, Billy was at loss to understand the reason of his movements; then, as he forged slowly ahead, it rushed upon him.

The Obejian would endeavor to reach the Rambler first, and so effectually prevent any endeavor to release the prisoners.

It was only too apparent.

Billy resolved to try to outswim the black.

He laid down the sword, the only weapon he had, and taking a plunge, struck out for the vessel.

Billy strained every nerve, yet nearer and still nearer came the black.

Once he turned his head to look for Billy, when the latter saw the knife still between his gleaming teeth.

About a hundred feet from the vessel and they were within arm's length; the black clasped his knife, raised his arm and struck; but, active and quick, Billy avoided it and closed in on his assailant.

A wild struggle ensued, during which Billy managed to get hold of the knife and quickly drove it home in the breast of the black, who, uttering a dying groan, sank into the sea.

Weak and exhausted, it was all Billy could do to gain the Rambler's deck, and once there, he sank down, panting and gasping.

But he knew he must be up and doing; for, glancing shoreward, he saw the remaining blacks on the beach enter the water and swim out in the direction of the vessel.

With a spike he wrenched loose the clasps that held the hatchway down, then descended and released the captain and the seamen, to whom the surprise of their delivery was so great that some of them actually cried with delight.

They hurried on deck, shook out the sails, and slipping the cable, bore off from the island, skirted its shores to the opposite side to the seaport Unadilla, where they fortunately found enough good reliable seamen to fill up their complement, and also a government cruiser, who returned and helped capture the mutineers, all of whom were severely and justly punished for their misdeeds.

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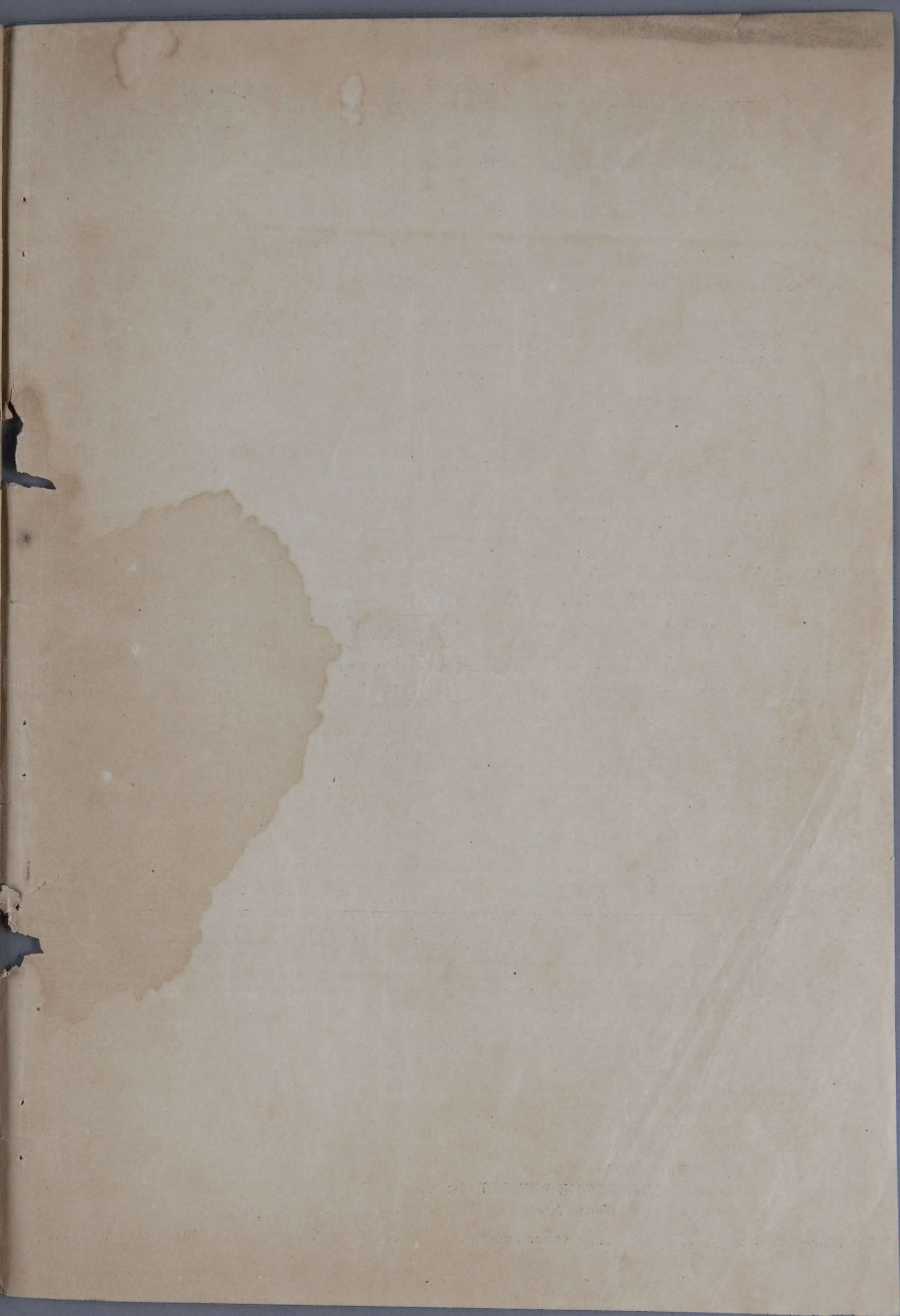
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